

**PUBLISHER'S NOTE:**

American lads have always eagerly read stories of life among the street Arabs of our great cities. There appears to be some popular notion connected with these scenes among the young, even to boys who have never visited New York. To them the Bowery stands for all that is adventurous and mysterious, while its jostling crowds are the various actors in an exciting drama of real life. Believing that an up-to-date weekly would be gladly welcomed, if devoted exclusively to stories founded upon the exciting adventures experienced by wide-awake street boys, we have launched the Bowery Boy Library. It speaks for itself.



# BOWERY BOY

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# BOWERY BILLY'S BUNCO BLOCK;

OR,

## Riddles, the Bank Runner.

By JOHN R. CONWAY, Private Detective.

### CHARACTERS IN THIS STORY.

**Bowery Billy**, an adventurous little street Arab, whose career in the world of the whiffpops and shams of a great city brought him in daily contact with such a variety of mysterious and questionable things to be solved, that he just naturally fell into the way of solving the part of a young detective, and thus the pleasant delight in making up with trouble, made as easy always to found in the neighborhood of the city famous Bowery—a lad handsome and alert as they make them, bold of heart, and ready at all times to take chances for a friend.

**Edward Tann**, a "head of three cities," and who often proves a puzzle to the Bowery boy/black detective.

**Edward Tracy**, cashier of the F— National Bank who, through an admiration for the career of Riddles, comes over to meeting the case of all "bunny men."

**Riddles**, the bank runner, a lanky, well-dressed pal of Minnie North, the crook, and Tracy's bookie.

**Minnie North**, the Casino maid, badly wanted by the police, and the quarry of the book/black detective.

**Betty Hammond**, a young lady who, through "our Billy," finds out that her lover is not a paragon.

**Loose Ridgeway**, the adventurer, who has the bank cashier in a tight place.

**Merick**, the Headquarters detective.

**Dumpy**, the Bowery "top," always on deck when Billy calls.

### CHAPTER I.

#### BIGgles, THE BANK RUNNER.

"Green banners!"

Bowery Billy was sauntering lazily along one of the busy thoroughfares between the Bowery and Broadway. It was in the vicinity of Duane Street, at a busy hour of the day.

He observed a young fellow with a long face, a thin body, and very slim legs coming out of the counting-room of a large business house with a huge leather wallet slung under his arm.

It was the length of the fellow that made Bowery Billy give voice to his favorite remark. The wallet was nothing, for he knew that it did not contain money and there was nothing mysterious to him about the mission of the young fellow who always carried it about with him.

He knew at a glance that the lank individual was a bank runner, and that he was carrying about notes and drafts to the customers of one of the most prominent institutions of the kind in the city.

But, as a rule, bank runners look neat, sleek, and prosperous, for if they are faithful they are in the line of promotion.

But this fellow did not look well fed, and his clothes were ill fitting to a degree that made it a matter of almost surprise that he should find employment in that capacity at all. If it were the sole mission of a bank runner to run, then it could be said that this fellow possessed the facilities to a remarkable degree.

With such legs as his he ought to have been a winner on any race-track, for there was certainly not an ounce of superfluous flesh on his body. He was as lean as a match, and his stride was about twice the length of that of an ordinary man.

Even in a crowd he would attract notice, and if his appearance had not been really remarkable a thoroughly seasoned boy of the streets like Bowery Billy would not have uttered a comment or stood staring after him as he strode across the sidewalk and street and then swung along up the thoroughfare almost head and shoulders taller than any of those in the crowd through which he made his way.

So peculiar was he in his appearance, that, without really intending to do so, Billy found himself hurrying along to keep the fellow in sight, as if he were moved to do so by a species of fascination.

The bank runner strode along Duane Street, and Bowery Billy presently saw him go into the place of the International News Company. Billy reached the doorway of the place before the bank runner came out, and waited. He wanted to get a closer look into the fellow's face.

He did not have long to wait. The bank young stranger evidently understood his business, and knew how to transact it without loss of time. In another moment he came out and brushed against Billy as he stepped down onto the sidewalk.

He turned neither to the right nor left, and glanced not even a glance at Billy of the Bowery. But just as he had passed the latter the bank runner was halted by a somewhat sporty-looking individual clad in a business suit of a pattern which was extreme in its novelty, and his lip and chin adorned by a mustache and imperial which were as jet-black that they were evidently dyed.

Billy stepped back farther into the doorway as he saw this individual accost the bank runner. At the same time, under his breath, the boothblack detective gave utterance to the single word: "Crises?"

The bank runner stopped and stared down at the man who had spoken to him. Then he glanced about him somewhat uneasily, shrugged his shoulders, and said something in a voice too low for Billy to hear.

"Oh, it's all right. Riddlees—come along!" said the man.

Riddlees, as the bank runner was called, seemed to re-

monstrate still further, and he continued to glance about him in a restless, half-suspicious manner, as if he was afraid that he might be observed.

Bowery Billy was a good deal interested. He knew the man like a book. It was not three days since a police sergeant at headquarters had showed him a photograph of this man in the Rogers' Gallery, while Mr. Myrick had read off to him a bald typewritten account of the man's record.

Of course it was just possible that Bowery Billy might be mistaken in the face of the individual, since he was acquainted with him only through the meeting of a photograph. But in the written account of Nimble Norris, the bunco and confidence man, there was a bit of marvelously fine description which was even more vivid and exact than the "counterfeit presentation" which hung in the portfolio at the Rogers' Gallery. And both the picture and description could not very well be at fault, for there was not a detective in the city who had as sharp an eye for such details as did this foxey lad of the streets.

"Der's no doubt about it—dat's Nimble Norris, der bunco sharp!" muttered Bowery Billy.

Even as he came to this conclusion, Riddlees, the bank runner, seemed to surrender his objections or scruples, whichever they might have been, for he joined the man with the black mustache, and walked with him in the direction of Broadway.

"Crises!" exclaimed Billy, as he started to follow them. "But dey makes a pair, but I ain't finkin' dat dey're two of a kind. Der question is, if der feller be called Riddlees goes along wid' him because he's easy or because he don't dast ter refuse. I was told ter keep me eye out fer Nimble Norris, and here he comes along as if der fates had sent him right under me notice. I doesn't have ter keep me eye out at all. I'm t'inkin' dat it's up ter me ter find out wot business dem two culls has wid' each other."

It was not a difficult matter for Bowery Billy to follow them, for it was not necessary for him to keep close behind in order to see the head of Riddlees as it bobbed up and down high above the other heads that surrounded him.

Nimble Norris was a man of medium height and decidedly well built. He was in the prime of life, and walked with the firm, even tread which marks the man who is capable of success and who is in the habit of winning in what he undertakes.

The blackness of his mustache and beard and the blackness of his attire were the only points in his appearance that were against him.

He looked to be healthy and self-reliant, one of the winners in life's race, one accustomed to give commands rather than to yield obedience—to lead, and not to follow. Then when he had spoken to Riddlees, the sternness of his face had softened for a moment into a brief smile that

was really winning in its quality. He was a man who might make friends if he chose.

Bowery Billy followed them to Broadway, saw them cross that thoroughfare, and continuing along Dimes Street turn into West Broadway, which they pursued for some distance in a northerly direction.

It was then nearly half-past two, and in half-an-hour the banks would be closed. It might or might not be necessary for Riddles to get back to the institution that employed him by three o'clock. But, whether he was supposed to do so or not, it seemed evident that he was neglecting his duty.

And for a young fellow who hopes to work up in the service of a bank to begin by neglect of that kind is pretty sure to be fatal to his ambition. The banking business demands punctuality to a dot, and no one knew this better than did the young bookblack, whose place of business was located near the corner of Hayard Street and Bowery.

Suddenly Nimble Norris and Riddles, the bank runner, disappeared from the street, and of all places in the world where a bank runner should not go, this one went into a saloon.

"Aw, crapes!" muttered Billy, in genuine disgust.

He well knew the place which they entered—he knew it was a poor sort of a resort for any man who pretended to be respectable. He did not care to follow them, for the reason that he had had occasion to enter the place more than once as a police spy, and he did not care to have the bank runner or the confidence man suspect, at this stage of the game, that they were under surveillance.

Undoubtedly Norris had friends in the place who had managed to give him a tip if the police spy should follow him there. It was better to wait outside, to work slowly, perhaps, trusting in future events to help him in the work.

Just then, who should come along but Thistle Tom, Billy's chum. The course of his duties for the whip-chandler for whom he worked took Thistle Tom to all parts of the city, and, of course, it was the merest chance which then brought him face to face with Bowery Billy.

"I'm glad I met yer, Thistle," said Billy. "Have yer got ter go right back ter Tompkins Street?"

"No; I haven't got to go back untill morning," said Thistle.

"Why not?"

"Oh, the old man gave me a certain number of calls to make, and the whole afternoon to do the business in. I was lucky in hitting everybody I was sent to see, and I've got three hours clear to pay for it."

"Yer job is a cinch, Thistle, and I'm t'inkin' der old man don't work yer hard enough."

"I ain't making any kick about it," grinned Thistle.

"Aw, if yer only worked more, yer'd eat more, den yer'd get fat."

"It sounds well for you to preach that, Billy. What do you happen to be doing?"

"Rubberin'."

"Something new?"

"Something new and something old. Say, Thistle, in yer travels has yer happened ter run across a bank runner about seven feet tall and built like a dockcapin?"

"Sure, Billy. He runs for the F—— National Bank, and they call him Riddles," said Thistle Tom promptly.

"Good! Yer saves me a lot of trouble."

"Why?"

"It's him dat I'm rubberin' after."

"Is that so? The old man deposits in that bank, and that's how I happen to know Riddles."

"Does he know you?"

"By sight. I think he knows my name, because I've been in the Tompkins Street place sometimes alone when he came in."

"Has he worked for der bank a great while?"

"I think not. I saw him first about three weeks ago."

"Does yer know anything about him?"

"He's a queer-looking guy, and he doesn't dress quite up to the business. The old man was saying one day that he guessed the fellow had had hard luck, that some friends had recommended him for the place, but they hadn't been friends enough to him to fit him out with clothes the right length for him."

"Aw, crapes! he gits inter his trousers too fer, and he needs ter strap down der bottoms of dem. He has 'em creased all right, only der creases don't come in der right place, and der back of his coat is shifty."

"I don't feel just like making fun of him."

"A feller wants ter dress in a way suited to his trade."

"Sure, if he can. But it would be a pity for him to be shut out from a good job just because his clothes were not just suitable at the start. It isn't like you, Billy, to pick flaws of that sort in a fellow that may be doing the best he can."

"Der best he can!" repeated Bowery Billy, with such evident disgust that Thistle stared at him curiously.

"If you know anything about him why ain't you telling it?"

"He jest went inter der saloon over dere wid' a cull dat has a picture in der Rogues' Gallery."

"You don't mean it, Billy?"

"I ain't bluffin'. Dat's got fatches me here followin' dem culls. Here it is t'ree o'clock, and der bank runner is due at his place of business, but instead of bein' dere he goes inter der saloon wid' a common creak. If we should report der business to der bank I'm quadin' dat dis same Riddles would be all in."

"That's right. And I ain't sure but it's the proper thing to report him. Not that I believe in sneaking or giving fellows away because they don't go just straight

in everything, but banking is different from most kinds of business.

"Dat's right. But I ain't reportin' Riddlees no yet. I waits till I has more ter report. Der feller he's wit' is bigger game, and it's him dat I wants ter catch."

The boys were walking slowly back and forth on the side of the street opposite to the saloon where Nimble Norris and Riddlees were tarrying.

"Who is the crook with Riddlees?" Thistle asked.

"Dey calls him Nimble Norris. He has a bunco record, and dey calls him Nimble because he's hard ter catch. He's nimble in der wits and in der body, and he fools der cops just as quick as he does der easy marks. Dey say dey jest can't keep him in jail—he gits around der wardens so dey lets him carry der keys, and when he gits ready ter take a sneak he don't have any trouble. Aw, but he's sharp!"

"Then they've had him in jail?"

"Two or three times."

"Was he ever arrested in this city?"

"Once. Dey didn't git him so far as der police station, though."

"Then there isn't much use catching him—that is, if we ain't sharp enough to keep him."

"Dey wants ter ketch him, just der same, and I'm 'tinkin' dat if we gits him here in New York he doesn't git off so easy. Dey didn't know him der other time, but dis time dey has his record. Myrick is jest pinin' fer der chance ter no enter dat cell."

"Huh, Billy! There they come now!"

Thistle dodged out of sight, because he did not wish to be recognized by Riddlees, the bank runner.

## CHAPTER II.

### SOMETHING HAPPENS TO THISTLE.

Luck runs queer with a fellow sometimes, and upon several recent occasions Thistle Tom had stumbled into trouble.

He was nobody's fool, but for a boy he was too much of a dreamer, too much in the habit of thinking about things that he enjoyed while in doing the things that he did not enjoy.

In other words, while he had wits enough he did not always keep them about him. For a man or boy to get along in a big city he must be everlastingly awake.

So, in the present case, while Thistle Tom was sharp enough to dodge out of the sight of Riddlees so that he might not be recognized, he was not sharp enough to keep out of sight.

He saw Nimble Norris and the bank runner once more striding along the street, while Bowery Billy, without waiting for his companion, started to follow them. Thistle Tom had no work that he was obliged to do, but as the matter of shadowing Riddlees was rather delicate to

manage, in view of the fact that his companion was one of the keenest-witted crooks that ever lived, it would have been better for Thistle to keep out of it, unless Bowery Billy asked him to combine forces.

Billy did not think to say anything to him about it. As Thistle had dodged from sight, Billy assumed that he knew enough to take care of himself.

But the curiosity of Thistle Tom had been excited.

The success of Bowery Billy in the detective line had kindled in Thistle's brain an ambition to distinguish himself in the same business.

So, without laying any definite plan, Tom dropped into the race, and unconsciously he gained in it, and crossing the street in his eagerness he was soon trotting along almost at the heels of Riddlees, the bank runner.

When he suddenly discovered that Riddlees was alone. Somewhere along the route Norris had dropped out and the bank runner was pursuing his way by himself.

Thistle looked across the street to the opposite side walk in quest of Billy. But the latter was not in sight.

"He is keeping his eye on Norris, and that leaves it up to me to watch out for Riddlees. Of course, Billy can't keep track of both when they run on different courses. This is a chance for me to help out Billy."

The idea tickled Thistle immensely.

It was high time for Riddlees to report to the bank, and with the big wallet hugged under his arm he was striding along as if he had on "seven-league" boots.

Riddlees had such good facilities for walking that he appeared to have very little use either for surface cars, or "L." trains. He presently turned into another street, and Thistle knew then that he was nearing the bank by which he was employed.

He reached the entrance a moment later. Although the bank was closed to business, Riddlees was admitted, and Thistle Tom waited outside for him to reappear, looking in occasionally through a window at the clock over the vault, which was plainly visible from the street.

Thus three-quarters of an hour slipped by, and still Thistle Tom hung around. He could see nothing of Riddlees through the window. He could see several clerks at work at their desks, and at last the door opened and the snug-looking cashier came out and got into the auto which was waiting for him.

Still Thistle waited, thinking all the while how he would watch out for Riddlees, find out where he went, how he spent his time after working hours, and where he lodged.

If he could do all this while Bowery Billy was keeping track of Nimble Norris, then one-half of the time would be saved to Billy, and he would be able to surprise the boothback detective with a lot of interesting facts about Riddlees.

Thistle Tom was not thinking of getting pay for it.

For that matter, Thistle spent very little time figuring

on turning his leisure into profit. Money was not the greatest thing in the world to him.

Bowery Billy had done everything for him, and he wanted to do everything for Bowery Billy. He wanted to surprise Billy in an agreeable way, and he wanted to show the young ferret that he was capable of doing a little something in the detective line himself.

For most boys it would have been a tedious business hanging around waiting for Riddles to show himself. But it was not so to Thistle, for he was always able to entertain himself with his own dreams, which, even though not practical, were nearly always pleasant.

Thistle even forgot to look at the dial over the vault until, chancing to glance at it, he was amazed to find that it was five o'clock.

Just then the door opened and Riddles came out. Thistle dodged out of sight, or tried to do so, although he was uncertain whether or not the bank runner had seen him.

In either case, Riddles seemed to take no notice of him, but striking into his peculiar loping walk he strode back toward Broadway, which he crossed and struck into one of the East Side streets.

He walked so fast that Thistle could not keep up with him without occasionally running for a short distance to make up for the shortness of his own legs.

Thistle did not realize that he was making himself conspicuous, for at times he came quite close up to the one whom he was following.

Presently he found himself in one of those streets which is marked by all the evidences of poverty and squalor.

It was the Italian quarter, with a sprinkling of Hebrews of the lower class.

It did not seem possible that this could be the abiding-place of a fellow like Riddles.

Yet presently Thistle Tom saw the tall chap turn into a doorway, stepping over the heads of several dirty children, who were squatting on the stairs.

Thistle wondered what Bowery Billy would do if he were there then. He wondered if he would attempt to follow Riddles, so as to find out more about him, or if he would simply drop out of it, content for the time in knowing the sort of quarters where Riddles "hung out."

Possibly Bowery Billy would have followed Riddles into the building. This Thistle could not know. But even if Billy had done so, it would have been Billy, and not Thistle, and Riddles might have found the wits of the Bowery boy detective able to take care of the owner.

"I'm going to know a lot about this fellow to tell Billy," thought Thistle Tom. And after waiting a moment he bravely pushed his way past the dirty children and followed Riddles, the bank runner, into the building.

In front of him was a narrow, dark staircase, and This-

tle's heart beat fast as he groped his way up to the next landing. There a single gas-jet burned dimly in the foul air, while the odor of boiled vegetables and the smudge of frying meat blended with the stale odor of long-forgotten dinners.

Thistle hesitated, half inclined to return to the street without pursuing Riddles farther.

Then he thought of the good story he would have to tell Bowery Billy of the adventure that promised, and he pressed on toward the door, which he saw standing slightly ajar.

He paused at the door for a moment to listen. Absolute silence reigned within.

Thistle Tom pushed the door open cautiously, could see nothing, and finally thrust his head into the room.

"Ho! ho!"

The exultant laugh came at the same time that a big hand reached Thistle's shoulder, jerked him into the room, and gave him a fling that sent him headlong to the opposite side.

Thistle turned, to confront Riddles, the bank runner, who had closed the door and locked it, and who now stood looking down at him, with his thin face wrinkled by a grin of exultation.

"What did you do that for?" Thistle demanded.

"Because I thought you was too modest, and that if you wanted to pay a fellow a visit you needed encouragement," returned Riddles, in a thin, nasal voice that went well with his peculiar face.

"If the door had been shut I might have knocked," said Thistle lamely.

"Ho! ho! Of course you would have knocked!" scoffed Riddles.

"Or I might have tried the door first, to see if it was locked," floundered Thistle, his face getting red with trying to make excuses which he knew the other would not swallow.

"Sure thing! Or you might have sent in your card, or you might have gone back and done nothing about it except to send me a district message, telling me to call at your office, or you might have put up some bluffs, thinking that I'd be green enough to swallow them. But you're too honest to do that—of course you are! And I'm too green and too blind and deaf to see or hear you even when you were trotting along at my heels like a poodle dog! Of course!"

To this Thistle Tom made no response. There seemed to be nothing that he could say, because, as it appeared, Riddles had known all the while that he was tagging along at his heels, and that after going into the room he had left the door ajar and waited behind it for the youngster to fall into the trap.

In that moment Thistle Tom did not wonder if Bowery Billy would have done the same thing. In his own

mind he was perfectly sure that the footlock detective would not have been so easily caught.

Not that nobody ever got the better of Bowery Billy, because they sometimes did. But Billy certainly would never have been such an easy mark as poor Thistle was in this case.

"You're the youngster that works for the old ship-chandler in Tompkins Street, ain't you?" remarked Riddles, pulling up a chair, turning the back in front of him, and seating himself astride of it, with his long legs reaching out like a pair of tongs.

"Yes; I work in Tompkins Street," admitted Thistle.

"Why ain't you over there now? Who hired you to follow me about? Did you think I had money in that big wallet that I carry in plain sight under my arm?"

"It ain't likely I thought so."

"I wonder if you really do any thinking, anyway? You don't look like a simperton, and I take it that you must have been up to something when you shadowed me here and wound up by rubbing in at the door."

Thistle did not speak. He reasoned that if he said nothing, then he would give nothing away. If he had blundered he would not try to remedy the matter by committing another blunder.

Riddles suddenly sprang up and reached for Thistle's collar.

"I'll teach you a lesson!" he exclaimed.

### CHAPTER III.

#### THISTLE TOM WAKES UP.

"I'll teach you a lesson!" repeated Riddles, as he clutched the collar of Thistle Tom in a relentless grip and leered down into his face.

He gave Thistle a violent shake, and grasping him with the other hand lifted him from the floor until the face of the boy was on the level with his own.

He held Thistle so for a moment, glaring at him in a way that was calculated to send terror to the boy's heart.

Thistle had been frightened at first, for it was impressed upon him that he was in for some rough usage. It even occurred to him that it was possible that it might be the wind-up of his career.

But the terror suddenly left him, he did not know why. And from that moment he began to be filled with a sort of rage, such as he had never felt before.

And as his face was held up close to that of his assailant Thistle smiled defiantly.

"Coward!" he hissed, right in the teeth of the bank runner.

Riddles smashed the boy back onto the floor and gave him another furious shake, until every bone in Thistle's body ached, while his brain whirled and his temples throbbled.

Then Riddles suddenly ceased shaking him, but continued to clutch his shoulders with a painful grip.

"Now, see if you can talk!" snarled Riddles.

Thistle breathed fast, but was silent. Again he smiled defiantly.

"Who set you to following me? How a dog?" demanded Riddles.

"Nobody!" retorted Thistle.

"Tell me the truth, or I'll thrash you within an inch of your life!"

"Thrash me, then!"

"Was it the bank people?"

"Ask them—perhaps they'll tell you."

"I ask you, and you'll tell me."

"Will I?"

"I'll pound the life out of you if you don't! You think I won't, but I will! You can get out of this business easy or hard, just as you choose, but you'll never get out of it till you talk!"

Thistle laughed. It was hard work, but he did it, for he was bound to show Riddles, the bank runner, that he was not afraid of him.

Thistle Tom could not put up a successful fight with the tall, wiry young man, who was physically so much his superior. But he could show him that he was game, even if his life paid the penalty. He ought never be able to tell Bowery Billy anything that he had discovered about Riddles, but he should at least prove to Bowery Billy that he was no quitter.

"Who ordered you to shadow me?" again demanded the assailant.

"Nobody!"

"Who was with you?"

"Nobody."

"Is that the only word you can speak?"

Again Thistle laughed. At the same time he braced himself for the brutal handling which he knew was coming.

The grasp upon him tightened, and the pain thrilled through his flesh. Tighter and tighter closed the big hands of Riddles, who seemed to have muscles of steel.

"You're a fool not to get out of this, if you can, where all you have to do is to answer a few questions. If the bank people have ordered you or hired you to keep a watch on me, then all you've got to do is to say so. I won't take it out of you, for they could get plenty of fellows to do that if they were suspicious that I wasn't attending to my business. But I want to know who it is that's onto me, and as you can tell me I'm going to make you, if I have to keep you here a week and give you a licking once an hour!"

"Keep me here a week, then, and if one licking an hour doesn't fetch me, keep me another week and double the lickings!"

The room contained a bed. Riddles lifted Thistle Tom

and gave him a fling onto it. Thistle sprang off again and darted past his assailant toward the door.

The long arms of Riddles reached out, the big hands caught Thistle and hurled him back onto the bed.

Thistle sprang over the footboard and made for the window at the other end of the room. He flung up the sash, but before he could crawl through, as he seemed determined to do, Riddles again caught him, pulled him back, and once more flung him onto the bed.

It was child's play for Riddles to handle Thistle in that way, and if the boy had been twice as quick and twice as strong he would have been equally as helpless in the grasp of the bank runner.

Thistle was panting from his exertions, and although he got off the bed again he was obliged to sit down on the edge of it, spent with the fruitless efforts.

Riddles was looking round the room, and at last he seemed to find what he wanted. A pair of his own trousers hung on a hook, with suspenders attached. He took off the suspenders and whirled them blindingly through the air; then, advancing, brought them down with a stinging cut across Thistle's leg!

The boy could not keep back a cry of pain.

Thistle strove to escape the second cut, and succeeded in dodging the full force of it. But a buckle on the suspenders struck across his wrist, cutting the flesh and causing the blood to flow.

Some knowing Thistle would have thought that such rough usage as this would make him beg and cringe. So it would have done at the time that Bowery Billy had first rescued him from the bondage of a cruel master.

But now that he had enjoyed liberty for a time, the natural spirit that was within him seemed to have obtained the mastery, and he was capable of dying rather than yielding.

Now, stung by the pain and realizing that his assailant really intended to carry out his threats, Thistle Tom cast about him in his desperation for some means of defense.

The room was meagerly furnished, containing one chair and a stool, the latter with four legs and a wooden top.

Thistle espied this, and darted toward it. Riddles chased him, but Thistle reached the stool, caught it up from the floor, and swung it in front of him with a strength born of desperation.

Riddles, confident in his superior strength and stature, advanced relentlessly.

Then Thistle, with all the strength he could command, hurled the stool directly at the head of Riddles.

The latter did not expect it. It struck him fairly in the face, and he staggered and fell, with a howl of pain, while the blood streamed down across his face from a cut that reached across his nose and brow.

"Good!" cried Thistle Tom.

He leaped over the prostrate form of Riddles, reached

the door, flung back the bolt, and ran out. He clattered down the stairs and out upon the street. He did not stop running until he had left the place from which he escaped a whole block in his rear.

Then he paused to regain his breath and to wipe the perspiration from his face, for he was not a strong boy, and he had been overtaxed in the sport of a effort which he had made.

He had made a brave but unwise attempt to help Bowery Billy in his detective work.

He realized now how unwise it was, and, yet, on the whole, he did not regret it.

He felt a tinge of exultation in the thought that he had been up against a superior foe and vanquished his opponent. He never gave a thought to the pain which he had suffered in the rough handling, or the fact that he had had a narrow escape.

"I beat him!" was his thought, and it kept repeating itself in his mind, and as he walked on he carried his head in the air like a conqueror.

At the same time, he realized that he had not wholly failed in his attempt to find out something of value about Riddles, the bank runner.

He had discovered that the fellow was brutal and cruel by nature, and that he lived in a disreputable quarter. He could not help but wonder how it could be that a fellow of that character could obtain a position of any kind in a bank.

There was a mystery behind it which Thistle Tom recognized, although for the life of him he could conceive no solution to it.

For a time Thistle Tom wandered about almost aimlessly. Of all things he most wanted to meet Bowery Billy, and after a while he retraced his steps to the locality where he had parted from Billy, in the hope of a chance meeting.

Luck favored him.

He saw Bowery Billy board a street-car, and without hesitation Thistle followed him, and in another moment they were seated side by side and creeping along the crowded thoroughfare.

"Well, Billy, what luck?"

It was Thistle who put the question, although he could hardly restrain his eagerness to relate his own exciting experience.

"Aw, it didn't amount ter nutting," said Billy dejectedly.

"You shadowed Nimble Norris?"

"Till he jumped into a cab and skipped. Der wan't another cab near dat I could hire, and I ain't wearin' out me legs runnin', not dese days. Day's short enough already."

"Well, you'll be able to get track of him again. Probably he didn't suspect that you were after him."

"Naw; I didn't give him any chance. I might have

followed him if I'd wanted ter take der risk of givin' myself away, but yer has ter be careful when yer tries ter shadow der shy birds of his sort."

"I suppose yer makes der most speed by going slow," suggested Thistle.

"Dat's generally der way. But sometimes we gits where we has ter make a break and take chances. When we can't untie der knots we goes at dem wit' a knife. M'rick never says anything about dat, and I don't really know how he does der business. He leaves it ter me ter do me own way, and dat's about der only way I can do, anyhow."

"I think I can give you a point or two about that bank runner," said Thistle.

"Did yer see where he went?"

"I followed him."

"To where he lives?"

"I take it that he lives there."

"Whereabouts is it?"

"In one of the Italian quarters. Not a very decent hole for a fellow employed in a bank, if he's ambitious to work up. One thing is sure, Billy—that Riddles is a going tough, and I don't see how he ever got that job."

"Aw, cripes! So yer been playin' der sleuth, have yer?"

"I followed him, that's all, and I suppose I made a fool of myself, for I chased him clear into his lodgings, and found dat he'd been waiting for me and had a trap all set."

If Bowery Billy's interest had been languid to begin with, it was keen enough now.

The two boys were talking in low tones, and as there were not many passengers in the car there was little danger of their being overheard.

"Den Riddles caught yer, did he?" Billy demanded.

"For fair."

"Yer follered him inter his lodgings?"

"Right up to de door of his room. He had left that open a little ways, and when I tried to peer in he grabbed me and dragged me in. Then he looked de door on me, and there was a picnic."

"Green bananas! Der feller wanted ter know wot yer was dere for, and Bibly he was mad?"

"I'm thinking he was. He gave me a rough handling, shook me up, flung me onto de bed as fast as I could get off, and said he'd keep me dere till I owned up who put me onto his track."

"Cripes, Thistle! Yer was up against it, wasn't yer?"

"Rather."

"Did he trash yer?"

"He tried to, with a pair of suspenders, and I'm thinkin' there's a mark across my legs where dey hit me."

Thistle Tom had kept one hand in his pocket all the while, and now he withdrew it, showing that it was

wrapped up in his handkerchief, and that it had bled profusely where the buckle had hit him. He told how it was done.

"Yer had der nerve, Thistle, and it seems dat yer didn't cave. How did yer git out?"

"There was a four-legged stool in de room, and I got hold of it and flung it at de head of Riddles. It floored him, for I was lucky and it hit him fair. I didn't stop to ask him if he was hurt, for it was a good chance to take a sneak, and I'd learned dat he wasn't de sort of show me any favors."

"Good fer yer, Thistle! Green bananas—yer comin' up fine, fer yer gittin' so yer'll fight! Dat's der stuff dat wins. Yer wants ter fight. At der same time, yer wants ter know when yer all in. But I'm thinkin' yer doesn't need any advice, fer yer got outter dis scrap better dan I would have."

"I didn't see any other way out; but you wouldn't have blundered in de way I did, for I was too quick, and I was afraid after I was caught dat you'd think I'd thrown down de whole business, as far as you was concerned."

"Did yer tell him who yer was?"

"No."

"Was my name mentioned?"

"No."

"Den he didn't git at a ting?"

"That was what he was fighting for, and I was lucky enough to win out. Perhaps he might have kicked it out of me if he had kept at it until I couldn't stand it, but as far as it went my nerve held up."

"Yer der real ting, Thistle, and der ain't no harm done, exceptin', of course, dat Riddles knows now dat somebody is after him and dat he ain't safe. Now he'll think dat he'll git reported ter der bank people and fired, and dat will make him shy. But dat can't be helped, and as yer got outter it wit' a whole head der results are wort' all dey cost."

"I'm glad you think so, Billy. I don't mind what I had to pay for them if they're only worth something to you. I don't think he could have made me own up anything if he had killed me, and yet a fellow will weaken sometimes when de pain is more dan he can bear."

"Dat's right. I wouldn't have blamed yer if he whacked der trust outter yer. Now, der next ting is ter find out, if we can, how it is dat a young tough like dat Riddles got a job in der bank, because dey don't let fellows inter dem jobs wit'out dey have somebody ter vouch for dem."

"That's what I'm thinking. I'm awfully glad, Billy, dat you don't think I've made any mistakes."

"Der ain't no mistake when yer comes out of der scrap wit' a whole head, if yer gits at some facts dat are wort' anyting. At der beginnin' we didn't know nuttin' about Riddles, der bank runner, but in der scrap dat yer had



wit' him yer found out his class. He's a tough, and he had ter git der job by some sort of a bluff dat I can't see 'rough. Now we tellers him up."

They did not get out out of the car until they reached the Bowery, and then Billy went directly to a place where he might consult a business directory of the city.

Knowing the bank where Riddles was employed, he found the names of the cashier, the president, and the directors and tellers. The lower grade of clerks and ~~runners~~ could not be found in that way.

A general directory of the city told Billy where the officials of the bank lived.

"I begins on der cashier," said Bowery Billy. "If I finds him at home I sees him ter-night and axes him about Riddles."

Bowery Billy and Thistle Tom separated.

#### CHAPTER IV.

##### THE CASHIER'S SECRET.

Somewhat to the surprise of Bowery Billy, he found that Mr. Edward L. Tracy, the cashier of the F—— National Bank, lived in very modest style in inexpensive lodgings on the West Side, near Fifteenth Street.

The boy ferret made a few inquiries before going to the man's lodgings.

These brought out the statement that Mr. Tracy was a bachelor of about thirty-five, with no private fortune and with a salary that would not admit of anything like high living.

Billy did not pursue his inquiries far enough to ascertain much about the man's habits. There was nothing reported against him, and the two or three of whom Bowery Billy inquired simply spoke of Tracy as a good sort of fellow, who attended to his business and never took a vacation.

"He's der feller dat I wants ter ax," thought Billy. "Likely he had nutting ter do wi' gittin' Riddles inter der place, but he'll know who did git him dere, and when he finds der's something crooked in der wind he'll be ready ter help me in any way he can. Dat's jest wot I wants."

Billy found his way to the place early in the evening, to make sure that he would find the man there. He was not disappointed.

He found Tracy to be a slight-built man, rather dignified in bearing, and with a not unpleasant face.

Bowery Billy was readily admitted to Tracy's modest sitting-room. Tracy gave him a somewhat searching glance, courteously offered him a chair, and then said:

"You sent up the name of William Barlow, but you didn't say anything about your business. I didn't think of your being a boy."

"I doesn't 'tink a great deal about it meself," said Billy.

"I suppose not. I don't remember ever having seen you before, or, for that matter, to have heard of you."

"I ain't never run fer mayor of der city, and maybe dat's why yer haven't heard of me."

"And were you thinking of going into the race for that high office?" Mr. Tracy good-naturedly asked.

"I'm in der hands of me friends, and if dey wants ter run me fer der office I lets dem. But I ain't goin' in fer any graft."

"Then you didn't come here to ask me to do anything for you in that line?"

"Not dis trip. I ain't in no great hurry. I jest wanted ter ax yer something about a cull dat works in der bank."

"Yes?"

"Dey calls him Riddles, and he's one of yer runners."

Did Bowery Billy imagine it, or was there an expression of startled surprise on the countenance of the cashier?

Tracy did not give Bowery Billy much chance to read his face just then. The fire in his grate seemed to need attention, and for a moment his back was turned to the young Bowery detective.

When he faced about it was with an air of absolute unconcern.

"Riddles, the runner?" he said.

"Yes."

"He hasn't been with us long, and I don't know much about him. He's on hand punctually, but got in a little late this afternoon. I don't know why, though I believe he reported a reasonable excuse. What about him?"

"Does yer know anything about him?"

"No."

"Den yer didn't git him der job?"

"No."

"Does yer know who recommended him?"

"I don't even know that. I'm under the impression that one of the directors knew him, that he was looked up in the regular way, and that he had had some experience before with a private concern."

"And dat's all yer knows about it?"

"Practically all."

"Does yer know where he lives?"

"I believe he lodges somewhere on the West Side. I'm not sure about it, but infer so much from something I've heard him say."

"Den yer didn't know dat he had his lodgings in der vicinity of Mulberry Bend?"

"Impossible?"

The word came out like a pistol-shot, and Mr. Tracy showed considerable excitement. Perhaps under the circumstances this was not to be wondered at, for Mulberry Bend or its vicinity is not supposed to be the abiding-place of even the humblest employees of a banking institution.

"Impossible!" Mr. Tracy said again, yet more vehemently.

"If yer knows, all right. Only der ain't much use knowin' a ting when it isn't so."

"But I say that's impossible."

"I ain't sayin' dat Riddle, der runner, lodges in der Bend, but I does say dat he goes dere and seems ter have a room dere. He went dere dis afternoon after he left der bank. He got inter a scrap wit' a feller, and when he comes in to-morrow mornin' I'm t'inkin' yer'll see der marks on him. Yer might jest axe him how he got hurt, and maybe he'll tell yer der truth."

Mr. Tracy showed considerable agitation.

Of course, he had a right to be surprised and a trifle incredulous.

"Do you know anything about this, Mr. Barlow?" the cashier demanded.

"I knows dat wot I says is true. If yer t'inks it ain't so, den it's up ter yer ter look inter de matter."

"It isn't my business, really. Of course, it's a matter to be investigated, and probably I ought to report it. I was just going to advise you to speak to our president about it, but perhaps it would be better not. I can look it up just as well. The less scandal about it the better, for it isn't best to have such matters get into the newspapers, as they attract unpleasant attention to an institution of that kind."

"I'm t'inkin' dat's right."

"But I would like to ask you, Barlow, how it happens that you know so much about Riddle, the bank runner? Did you see him in the lodgings in Mulberry Bend?"

"I seen him going in dat direction."

"That proves nothing."

"Another feller followed him right up ter der room, and Riddle pitched inter der feller and dere was a scrap. Riddle is a tough. He's der worst sort, and der ain't no use of tryin' ter whitewash der cull, for der real color of him will show t'rough."

"That's plain speaking, and I assume that you must have pretty good proof of the truth of your statements, or you wouldn't put them quite so strongly."

"Aw, cripes! Der proof ain't shy. Now, Mr. Tracy, I wants ter tell yer somethin'. If yer knows who it is dat got dat feller der job in der bank, den yer knows sombody dat's a traitor ter der bank itself. Der'll have ter be a clean sweep."

There could be no doubt about the man's agitation at this stage of the interview.

Billy could see that a pallor had crept into his face and that his hands trembled. He had been standing during the interview, but now he sank upon a chair, as if overpowered by a sudden weakness.

"Barlow," he exclaimed, in a shaking voice, "this revelation which you've made to me comes as a great shock, a surprise, and for a moment it's beyond my comprehen-

sion. I assume that you wouldn't make these statements to me if there were nothing back of them. Now, I'm bound to correct a statement which I made at the beginning of the interview. My excuse for it is that I knew nothing about you, or what was coming, and I thought it would be better to practise a little deception until I found out what you were driving at. I intended to tell you the truth before we were through. It is about the one who recommended the young man to the position."

"Green lamages!" was Billy's comment.

"I recommended the young man myself. It is therefore very fortunate that you reported this matter to me, for now I shall be able to investigate it and get rid of him without so much publicity."

"Aw, cripes!"

"What am I to understand by that remark?"

"Yer may understand jest dis, Mr. Tracy: I don't t'ink any more of yer fer lyin' ter me, ter begin wit'!"

"I did not intend exactly to lie to you. I merely thought that you would tell me more freely about the young man if you did not know that he obtained the situation through my influence."

"Dere wa'n't no need of lyin'. If yer'd lie ter me yer'd lie ter der feller in der bank, and dat ain't der way ter do business on der square. I'm t'inkin' now dat der way ter do is ter report der business ter somebody else."

"No—no!"

Mr. Tracy had sprung to his feet, and now he came forward excitedly and clinked Bowery Billy by the arm.

"Den tell me der rest of der truth," insisted Billy.

"Who—who are you?"

"I'm Billy Barlow, of der Bowery."

"You speak like a common street boy, and yet you seem to have authority—you talk to me as if you had the right to give me commands, as if there was somebody back of you. What does it mean?"

"Nuttin' much. Dere ain't nobody back of me."

"Then why do you take it upon yourself to tell me what I shall do in this matter? I'm cashier of the bank, and have held the position for seven years, and I come pretty near knowing my business."

"And yet, Mr. Tracy, at der end of der seven years yer falls down."

"What do you want of me, Barlow? Is it blackmail?"

"Wot does yer t'ink about it?"

"That's what it looks like."

"And if I told yer dat I was tryin' ter git some money out of yer ter bribe me ter keep me mouth shut, wot would yer do?"

This was a tough question, and Mr. Tracy had to hesitate for a long time before deciding how to answer it. To say that he would submit to the demand for a bribe would be to convict himself of crooked dealing. If he were to say positively that he would refuse to be black-

mailed might expose him to betrayal, and there certainly was something that he did not care to have come to the knowledge of the bank officials.

He tried to read the character of the boy before him.

The expressions of Bowery Billy's face were inscrutable.

"I should refuse to be blackmailed," said Tracy decidedly.

"All right, den; I speaks ter der president of yer bank. If yer—straight yerself, den no harm's done, and if yer crooked, den I've done a good t'ing."

"No—no!"

Bowery Billy got up and moved toward the door.

"Dere ain't no use of me wastin' me wind on yer. If yer've been in der bank seven years, of course yer all right, and I can't hurt yer none. If yer made a mistake in recommendin' Riddles, den yer ought ter be der first one ter see dat der cull gits der bounce."

"Of course—I meant to do that. But I want the action to come from me, and not to be reported first from the outside. You can see for yourself that it might hurt me, even though I'm perfectly straight about it."

"It won't hurt yer if yer straight."

"It might hurt the bank, for there's danger of its getting into the papers."

"Aw, cripes, but yer too tender of der bank! I guess yer t'inkin' of yerself. Anyway, it's up ter me ter report wot I knows about Riddles."

Before Billy could open the door Mr. Tracy had seized his arms with both hands and was trying with all his strength to get him back.

"Say! I'll do anything—I'll say anything—confess anything—pay you any sum of money rather than have this unfortunate matter become known to the president and directors, who have perfect confidence in me, and who will surely suspect that I haven't acted on the square. I'm no thief, no embezzler, no defaulter—I swear it!"

Bowery Billy was impressed, even thrilled, by the intensity of the man's tones, the eagerness of his speech.

In the beginning Bowery Billy had not been unfavorably impressed by the face or airs of Tracy, the cashier. The boy ferret did not wish to act hastily, and it had been wholly a surprise to him when he found that there was really something which Tracy wished to hide.

"If yer has anything more ter say, out wit' it, for me time is valuable," said Bowery Billy, speaking with an indifference of tone which he was far from feeling.

"Do you want money, Barlow?" Tracy asked, lowering his voice.

"Dat ain't wot I come after."

"Will you accept money?"

"Wot fer?"

"For silence."

"Dat depends."

"Upon the amount of money that I can offer you?"

"It depends upon wot yer wants me ter keep still about and whether yer willin' ter tell me der tru' or not. I ain't tradin' fer anything in advance."

"I've told you that I was not a defaulter—that I have embezzled no funds of the bank."

"Dat's all right. But yer ain't told me why yer recommended Riddles, der miserable tough of der East Side, fer dat job."

"As true as I live, I didn't know about the fellow! I supposed that he was all right."

"And yer recommended him wit'out knowin' anything about him?"

"That's the fault I've committed. I had no right to do it. Now I wish to get him out quietly. Allow me to do this and I will pay you well for your silence."

Bowery Billy was silent for several minutes.

## CHAPTER V.

### THE WEAK MAN'S FAULT.

"I'll tell yer how it stands, Mr. Tracy," said Billy, at last. "If der worst t'ing yer've done is ter git dat fellow inter der place, pretendin' dat he's all right and supposin' dat he was so, but wit'out knowin' der tru', or takin' der trouble ter find out, den I don't know as yer ought ter lose yer job."

"That is all I've done, the very worst," said Tracy eagerly.

"But dat won't explain! I has ter know der whole tru', or I blows on yer, and dat's straight!"

"What do you wish to know?"

"What is Riddles ter yer, anyhow?"

"Nothing."

"Den why did yer recommend him?"

"To please somebody else."

The eyes of Tracy fell as he admitted this.

"Aw, cripes! It's a case of girl," said Billy.

The cheeks of Tracy flushed, and he met the gaze of Bowery Billy evidently by a strong effort.

"Yes," he admitted.

"Wot's Riddles ter der girl?"

"Her brother."

"And where does der girl live?"

"She boards in West Seventeenth Street. I supposed that her brother was with her—I had no idea that he ever had anything to do with the quarter of the city where you say he lodges."

"I suppose der girl told yer dat her brother was a peach, and yer swallowed it, and yer took all der chances jest ter please her?"

"That's my fault. Understand me—I refuse to believe that she intentionally deceived me as to the character of her brother."

"And does yer t'ink dat she doesn't know anything

about him? Say, Tracy, yer ain't a simpleton, and why did yer recommend dat feller ter der job wif'out lookin' him up? Had yer so much as seen him?"

"Yes; I had seen him with her. I had reason to believe dat he was employed in a private banking-house, but dat the salary was small and dat it was a place where there was small chance for advancement. They're poor people, reduced by misfortune, but she is a lady."

"Of course! A girl can't fool a fellow when he's gone on her—cripes!"

"I see dat you don't believe me."

"Aw, but a good-lookin' girl can't make a feller believe dat all she says is gospel—oh, no! A feller always keeps his head and watches out for a girl's tricks when he's stuck on her, just der same as he does if a stranger comes ter him and wants ter borrow a hundred dollars and tells him dat he owns a farm out in Texas. Dat's der way a feller does. Green bananas!"

The wrocks of Bowery Billy was not lost upon Mr. Tracy. In spite of himself he smiled.

"You're very sharp," he said.

"But not half so sharp as a feller is when he's clean gone on a girl. Dat's when a feller comes out strong wif' his wife. Den he's great!"

"I suppose, Barlow, dat I'll have to confess dat I'm like other men in dat respect, and dat it might be possible for me to be too easy under the conditions you've named. But I shall refuse to believe dat the young lady intentionally deceived me concerning her brother."

"Dat's all right. But wot's der facts?"

"I didn't recommend the young man entirely on the girl's word. He's been working for a private institution for a small salary, and with no chance for advancement. The man who employed him gave him a good testimonial, and I called to see the gentleman myself to make sure."

"Dat speaks well fer der feller dat give yer der testimonial. Did he say dat Riddle worked fer a salary, or on graft?"

"Salary, of course."

"Who was der cull dat recommended him ter yer?"

"I believe he has an office in Broad Street, but I saw him by appointment."

"Where?"

"Here."

"Wot was his name?"

"Mr. Norton."

"And wot does yer know about him?"

Mr. Tracy shifted in his chair uneasily. He seemed to know just what was coming in the way of questions, for this shrewd boy of the streets overlooked nothing. He thought of everything, and the shrewdest lawyer in a court-room could not have been keener than he in asking questions.

"I suppose dis Norton is an old friend of yours?" Billy pursued, while the other remained silent.

"Why, no; not exactly a friend. To be candid about it, I don't know very much about him."

"Aw, cripes! I suppose dat our cull dat yer didn't know anyting about recommended another cull dat yer didn't know anyting about ter advise another cull dat he didn't know anyting about ter say dat a cull dat he never heard of before dat still another cull dat he didn't know der name of might tell yer dat dis Riddle was all right!"

If there had been a third person listening, dat person might have laughed at the way Bowery Billy put it. But it made Mr. Edward Tracy, cashier of the F—— National Bank, prepare from every pore.

It was some moments before he could speak.

Then he said:

"It is about as you say, Barlow, when you come down to the facts. I must confess dat I know as little about the one who recommended Riddle as I do about Riddle himself. I simply made the inquiries as a matter of form, in reality, trusting wholly to the fellow's story."

"Der feller's sister might be all right. Some fellows have sisters dat are all right, and some sisters have fellers dat are all right, but yer know just as well as I does dat dey don't put young men inter places of trust ter please der sisters. Yer was say, Mr. Tracy?"

"I know it. I took chances, and, according to your report, I made a mistake."

"Now, wot does yer do about it?"

"My idea is, to prevent any scandal for the bank and trouble for myself, dat it is best for me to go directly to Riddle and tell him dat he must resign his position."

"And if he refuses ter do it?"

"I will threaten him with exposure."

"And he'll say ter yer dat der exposing business will hit you as hard as it does him, and he can stand it if yer can. He'll tell yer dat youse got him inter der place, and dat now it's up ter yer ter stand by him."

"I don't think he'll dare do dat."

"But if he does?"

"I will simply have to force the issue. I may not be as weak as you think."

"And den dere's der girl ter plead fer him. It won't be so easy ter turn down wot she may have ter say ter yer."

"I know it will be hard—it's bound to be hard for me all through—but I've gotten myself into the trouble by a weak yielding in the first place, and I don't see as I can get away from all the consequences."

Bowery Billy saw the whole case clearly. He was now convinced dat Mr. Tracy had merely been weak without intending to be dishonest. Nobody knew better than Billy Barlow dat the worst kind of dishonesty usually springs from weakness.

But as yet Tracy had not become so deeply involved that there was no chance for him to pull out of it.

Billy was inclined to give the cashier his chance.

This did not mean that Bowery Billy contemplated for a single moment the idea of being easy with Riddles, the bank runner.

But Billy was too busy to say this to Tracy. He would give Tracy the chance for which he asked, and meanwhile Riddles would be kept under surveillance, and when the time was ripe the fellow would be pulled in.

The boy stunk might be lenient toward Tracy, who had merely been weak, but to Riddles, who was undoubtedly a crook, he would in the end show no mercy. The cruel manner in which the young fellow had assailed Thinks Tom showed that he deserved none.

It was so that Bowery Billy turned the matter over in his mind, but to Tracy he only said:

"I gives yer dar chance. If yer can git rid of dat cull wifout lettin' der bank folks know how foolish yer've been, den yer may do it. But it's a close call fer yer, and I'm flukin' yer'll be more careful next time."

"There can be no doubt about that, and I'm sure that I appreciate your consideration. But who and what, in Heaven's name, are you? Your speech indicates an ignorant boy of the streets, but otherwise——"

"Dat's all, Mr. Tracy. I'm just an ignorant boy of der streets. I Blacks shoes near der corner of Bayard Street and der Bowery, and any time yer comes down I'll give yer a shine wifout any resurn in der bladdin'."

"You are not an ordinary bootblack, and nothing that you may say will convince me of it."

"Figure on it ter suit yerself. A feller dat Blacks boots is a bootblack. I might do some 'fings on der side, but I ain't ashamed of me reglar business, and when I gits so I be, den I won't be fit for any other kind. Now fer just one or two more questions and den I'm t'rough. Wot sort of lookin' feller was der cull wot told yer he could recommend Riddles?"

Tracy hesitated, but reasoning that nothing could be gained by keeping anything back, and that it would be dangerous to him to attempt to shield a stranger, he described the one who called himself Norton and who claimed to be a private banker.

Billy sprang excitedly to his feet.

"Great bumblushutes!" he cried.

"What is the matter?"

"Aw, nothing."

"I wish you would tell me. I want to know the sort of trouble that threatens."

"Aw, but yer'll know soon enough. I can't tell yer nuttin' more now."

"Very well. I will attend to this matter to-morrow, and I'll even make sure that Riddles does not put in even another day's work for the bank. He can stay out on plea of sickness and then resign."

"Aw, but I finks he'll be sick, all right. Now I goes By der way, jest give me der name and address of Riddles' sister, can yer?"

"I'd rather not do dat."

"All right—good night, Mr. Tracy!"

## CHAPTER VI.

### ANOTHER WHIRL WITH RIDDLES.

"Green bananas!" muttered Bowery Billy, as he left the lodgings of Mr. Tracy and walked along the then quiet street toward the busy avenue.

"Der feller dat Tracy described as being in der bankin' business and recommending Riddles has der gall! It was Nimble Norris himself. Der check dat it takes for a crook like Nimble Norris ter give a testimonial dat gits a feller inter a national bank! It's a bloomin' banco on Tracy, and on der bank, before it gits t'rough. I don't see how der feller made it go, fer it took der nerve. Now, maybe Tracy makes good, and maybe he doesn't. I'm pretty sure dat he tries, but if Riddles' sister doesn't happen ter be straight, and if she's workin' wif der rest of dem for der same graft, den she won't let Tracy off so easy."

"She'll work it dis way: She starts out on der cryin' act—she sheds a lot of tears on der shoulder of Tracy, and when dey git ter truckin' down over his dress suit he weakens. She tells him dat der boy dat come in out of der streets and tries ter hoodoo her innocent brother must be an imp out of der lower regions. Her talls and der tears and a little coaxing fetches Tracy. Likely he goes ter-night ter see der girl, and before he goes home he's all in. Well, I'm flukin' I'll lay fer him, and I'll go and see der girl myself. I ain't got on me dress suit, and I won't mind lettin' her do some weepin' on me shoulder, if it's any comfort ter her."

Acting under this resolution, Bowery Billy walked back and forth in the vicinity of Tracy's lodgings until, as he expected, he saw the bank officer come out and walk rapidly in the direction of Seventeenth Street.

Tracy made use of no eavesdropping. It was his habit to do a certain amount of walking each day for exercise, and this made it easy for Billy to follow him.

Billy had not asked the girl's name, nor had he taken the trouble to inquire if Riddles had any other name than the singular one by which he was called.

This did not trouble Billy. These minor points were easy to find out at any time. It was only a short distance to West Seventeenth Street, and the home of the young lady who claimed to be the sister of Riddles.

As Bowery Billy was to find out later, the girl lived with an aunt, and, as Tracy had said, the family was in reduced circumstances, the young lady being employed as a stenographer, at a fair salary, in a large business office on Broadway.

Bowery Billy marked the spot where Tracy entered, and then patiently hung about for the bank cashier to re-appear. It was ten o'clock when the man came out, and he had no sooner gone than Bowery Billy went to the door and rang the bell.

A hall girl answered the ring, and Billy asked:

"Is Mr. Tracy in?"

"Mr. Tracy doesn't live here," the girl answered.

"Den he come here ter-night ter see der young lady."

"Miss Hammond—yes; he called upon her, but he just went out."

"Den I'd like ter see Miss Hammond."

"It is late, and I don't think she'll care for callers."

"This is business, and I tinks she'll see me. Tell her I has something ter say about her brother, Riddles."

The girl went to deliver the message, and presently returned, saying:

"She will see you. Follow me."

Billy went up one flight, and was shown into a comfortable little parlor.

Bowery Billy did not have long to wait for Miss Hammond to come into the room. She was a slender girl, with a pale face, blue eyes, and light, flaxen hair. Billy looked in vain for signs of recent tears.

Indeed, as she came in he saw her bite her lip, more as if she was repressing a laugh than that she felt like weeping.

In spite of himself, Bowery Billy was favorably impressed in advance, before the girl had even opened her lips, and when she spoke the favorable impression heightened.

"Mr. William Barlow?" she inquired.

Her tones and accents were delightful, and Bowery Billy's mental comment was this:

"She's a peach! I doesn't blame Tracy, and I'm tinkin' 'most any feller would go Riddles fer der sake of dat girl!"

Aloud he said:

"Dey calls me Bowery Billy over on der East Side, and I'm tinkin' dat me and you gets along jest as well if I doesn't put on any airs ter start wif. Yer Miss Hammond, werc yer?"

"Yes," she answered sweetly.

"And Mr. Edward Tracy is yer mash?"

She smiled and colored, and her eyes danced as she answered:

"He might not like to have you put it that way—it might please him better if you were to say that I was his."

"It's both ways, I'm tinkin', and I ain't blamin' him none."

"Aren't you, really? How kind of you!"

"But I'll be gittin' sassy ter yer if I keeps on, so I cuts out dat sort of talk and comes at de business. I was speakin' ter Mr. Tracy ter-night about a feller dat

day hired at der bank and dat he recommended ter dem by der name of Riddles."

"Yes?" smiled Miss Hammond, yet more sweetly.

"Dey hired Riddles fer a runner—yer knows wot dat is?"

"I don't know much about de banking business, really. But I believe de young men who come around wif notes, and drafts, and such things are called bank runners. Is dat right?"

"Dat's right. I didn't know but yer might t'ink all der business had something ter do wif racin' on der track down ter Coney Island."

"Oh, I'm not so awfully ignorant as dat, though Mr. Tracy does think I'm rather dense at times. But, then, he's very patient and he gives me lots of information."

"Cripes! I'm tinkin' he blees it. Say, Miss Hammond, yer be rather innocent, ain't yer?"

"It would grieve me to feel dat I was guilty," smiled the girl.

"About dis Riddles, as dey call him—dey say he's yer brother."

"Oh, mercy! Have I a brother wif such a name as dat? I'm sure it's news to me, and I hope you don't bring de proof of it, fer I'll want de fellow to be newly christened right away!"

Bowery Billy looked at the girl keenly.

He was never more completely compassed in his life. If the girl was shamming innocence and ignorance, then she was more clever about it than anybody dat Billy had ever seen before.

He had not started out wif de idea of de expectation dat he would find Miss Hammond to be a crafty female crook. She did not appear like one now. She was bright, witty, and charming, and yet she appeared to be perfectly frank, and she had betrayed not de faintest sign of consciousness when he had spoken of Riddles, de bank runner.

"It may be dat Riddles is a nickname of der feller, but, jest der same, it's der one dat Mr. Tracy calls him by, and I hadn't heard dat he has any other."

"I should think he would hate to be called very often if dat's de best he can do in de way of a name."

"Yer talks, Miss Hammond, as if you and Mr. Tracy had never spoken of dis Riddles ter each other."

"I'm sure we never have."

"Sure yer never spoke of him?"

"Perfectly sure. It's a name dat I would be likely to remember, and I know dat I never heard it before."

"Green bananas!"

"And is dat a friend of Mr. Riddles?" inquired Miss Hammond, wif another arch smile, which was perfectly charming, like her voice.

"Say, Miss Hammond, I ain't bluffin'."

"I didn't think you were. You seem like a very straightforward young man. You will excuse me if I

appear not to take you quite seriously enough; but, really, I can't help being amused by the idea of having you come here at this time of the evening to discuss with me an individual with such an extraordinary name as that of Riddle. I'm not making fun of you, really, and I hope you'll excuse me for not appearing seriously."

"I'll excuse you, miss, if yer'll tell me der trat'."

"I should never ask you to excuse me for telling you anything else."

"Dea, ter put it straight, does yer tell me dat Mr. Tracy has said nothing ter yer about a feller by der name of Riddle?"

"He certainly never has."

"Does yer pretend dat yer never heard der name before?"

"I certainly never did."

"Didn't Mr. Tracy say anything ter yer ter-night about yer brother?"

"How could he? I have no brother."

"Cripes!"

"What do you mean by that?"

"Dat I doesn't know wot ter tink. Either yer or Mr. Tracy are givin' me fairy stories, and I wonders which of yer it is."

"Did he tell you I had a brother?"

The earnestness of Bowery Billy's manner was beginning to make an impression upon the young girl, who up to now had seemed inclined to treat the whole subject in the light of a jest.

Now she seemed to realize that there must be something behind it all. His statement that Mr. Tracy had given the boy to understand that she had a brother known by the queer name of Riddle suggested a misunderstanding, or something else that was very puzzling. She was a keen-witted young woman, and she realized that there must be something behind this affair that was not exactly a joke.

"Sure t'ing. Mr. Tracy told me dat yer had a brother, and dat yer wanted him ter git der young man a job in der bank. The young man was employed by a cull named Norton. Dat's wot Tracy told me when I called ter see him dis evening before he come ter make der call on yer. Dis is der plain trat', and if yer wants ter know wot business I has wif' it, den I'll tell yer dat I'm a special officer, workin' fer der detective bureau of dis city. Dere's me badge."

Bowery Billy flung open his jacket, and for the first time since he had begun wearing the badge he showed this evidence of his authority.

The girl bent forward and looked at the badge, and then raised her eyes to the face of Bowery Billy.

Never before in his life had the boy looked into eyes that were more blue or more true than those which were meeting his so frankly.

At the same time he observed a faint shadow of alarm settling on the face of the young lady.

In that moment Bowery Billy was convinced that Miss Hammond was honest. At the same time, he remembered that, while Edward Tracy had admitted that it was a girl who had persuaded him to recommend Riddle to the position, he had not said that the girl was Miss Hammond, nor had he stated the place of her residence.

"Aw, cripes!" thought Billy. "But dere's more dan one girl in der case. Der one dat recommended Riddle wasn't dis one 't all. Tracy has two girls—just like a lot of culls dat likes ter make as many mistakes as dey can. Now, dere's bound ter be made by der band, for I've got ter give Tracy away, and I'm t'inkin' dat he'll be all in wif' dis girl when she comes ter find out dat he has another on der string. Aw, cripes!"

"Then you're a detective?" Miss Hammond breathlessly exclaimed.

"I suppose I be. But dere ain't nothing ter be afraid of fer yer. I thinks I've made a mistake, and I has ter go out and look fer der other girl."

Bowery Billy rose, and would have gone out without another word. She caught his arm eagerly and uttered the single word:

"Stop!"

"But yer ain't nothing ter do wif' Riddle, and I won't bother yer any more about it."

"I want you to explain this to me."

"Yer better not trouble yer nut about it. Yer might see Tracy when he comes ter see yer der next time."

"No; you must tell me. You are not deceiving me? You would not do that to give me pain, would you?"

"Now."

"Have you talked with Mr. Tracy to-night?"

"Sure t'ing."

"Tell me everything that was said."

"Aw, but I don't remember der whole of it."

"Well, the substance of it, then. You look honest, and I believe that you speak true. Let me see, you call yourself Bowery Billy, and I'm going to call you Billy, May I?"

"Sure t'ing. Der's wot all me friends call me."

"Then tell me, Billy, all about this. What, in substance, was said between you and Mr. Tracy, and why are you, as a detective, coming to question me?"

Billy reflected for a moment, and at the same time his heart warmed strangely toward this delicate girl, with her sweet voice and charming ways, who he was sure was being deceived by Tracy, the bank cashier.

In that moment he decided to tell her the truth, as far as he himself understood it.

And briefly Bowery Billy recounted the substance of the interview that had transpired earlier in the evening between Edward Tracy and himself.

The young lady listened with breathless interest, and she did not once interrupt him.

As he proceeded he saw a flash come into her eyes, while the expression of happiness which had possessed her countenance when he first came in had entirely vanished.

"And is that all?" she asked as he finished.

"Ain't it enough?"

"Yes; it is enough. Now, I'm sure, Bowery Billy, that you believe me when I tell you that I never saw and never before heard of any person called Riddles; that I have no brother, by any name, and never had one, and if anything to the contrary has been stated to you every syllable of the statement is false. You believe me?"

"Sure 'ting."

"Now, tell me what you think of this?"

"I tink dere must be another girl."

"And that this other girl had so much influence over Mr. Tracy that she persuaded him to recommend a brother of hers, whom he had never seen, to a position of trust?"

"Dat's wet it looks like."

The girl rose and paced the room to and fro. She was not the kind to give way to hysterics, or to make a scene.

It was evident that she knew something of life, and understood much of character, but that she loved and trusted Edward Tracy.

The facts which Bowery Billy had brought to her knowledge, and about which he could have no object in deceiving her, seemed to indicate that Tracy was weak rather than criminal.

At length the girl returned and stood before Billy, and looked into his face.

"I suppose now that you will immediately try to find this sister of Riddles?" she asked.

"I'm t'inkin' it's up ter me."

"What will you do about Mr. Tracy?"

"I'll make him tell me der tru', or, by cripes, he'll hear something drop!"

"He did not exactly lie to you about this matter. He didn't give you the name of the girl, although he gave you to understand that she lived in this street; and then, when you followed him here, you inferred that I was the one of whom he had spoken. That is the way it stands, isn't it?"

"Dat's how it stands."

"He intended to mislead you, although he probably did not think that you would come here. He probably thought you would drop the case and make no more trouble about it, if he only made sure to get this Riddles out of the bank."

"Dat's wet he t'ought."

"It's pretty certain that he had no idea of your giving the matter away to me. But it turns out to be very

fortunate that you made the mistake. Now I will have a chance to learn the truth about Edward Tracy. If he has let another girl fool him, then he will have to face the trouble, but he musn't think that I will let him deceive me!"

The girl spoke almost fiercely.

"Cripes, but I'm t'inkin' Tracy's all in when he begins ter scrap wit' dis girl! Den if he has another scrap wit' der other girl he'll tink it's tough luck. But he deserves all dat's comin' ter him."

Thus reflected Bowery Billy.

Once more he rose to go.

"I will count upon you, Bowery Billy, as my friend in this matter. May I?"

"Sure 'ting, Miss Hammond."

"When you know more about it will you come and tell me?"

"Yes."

"I thank you for what you have done. Good night."

Out upon the street went Bowery Billy again, with the image of Emily Hammond's face before his mental vision.

## CHAPTER VII.

### THE OTHER GIRL.

The next morning found Bowery Billy getting busy on the new case in good season.

He had very slight clue upon which to work to find Tracy's other girl, but he went down to Mulberry Bend and poked around it in its vicinity for an hour before it was time for the city banks to open.

He made no discoveries and saw nothing of Riddles. So he left the locality before ten o'clock and next made his way to the F—— National Bank.

He found Mr. Tracy at the cashier's window. He was busy at the moment, but was soon at liberty, and as Billy came up to the window Tracy recognized him with a faint smile and a pleasant greeting.

"You'll have to excuse me, Barlow, if I don't spend any time with you this morning," he said, in a low voice.

"Has Riddles been round?"

"He sent word that he was sick, but would come to-morrow."

"Then you haven't seen him?"

"No."

"And his sister?"

"Hush!" cautioned Tracy, with an apprehensive glance past Bowery Billy toward some people who were approaching the window.

"Did yer see Riddles' sister?" persisted Bowery Billy, without budging from his position.

"Yea—yea! I'll tell you about it when I can, but we can't talk here."



"Tell me where der sister lives?"

"No—no! Get out of the way!"

Tracy was pale and excited.

Billy again stepped out of the way to give the cashier a chance to wait upon the patrons, who were coming with a rush. But Tracy, glancing past the line of men at the cashier's window, saw the boy ferret remaining persistently in the room and manifesting not the slightest intention of going out until he had finished his errand.

"Tracy" was getting more and more nervous—so much so, in fact, that it was with difficulty he could attend to the business at hand.

The fear of what might be coming was almost worse for him to bear than the trouble itself would be. When he could endure it no longer, and there seemed to be no prospect of his being at liberty, he called one of the assistants up to the window, and a moment after Bowery Billy felt a touch upon his arm.

It was Mr. Tracy, who had come around to speak to him.

"Come into my private office, if you're bound to stay, and I'll talk with you," snapped Tracy, in a tone that was audible only to the ears of Bowery Billy.

"Sure 'ting," said Billy good-naturedly. And he followed Tracy into the cashier's office.

The man shut the door and locked it, and he looked savage when he again faced the young ferret.

"What do you mean by annoying me in this fashion?" said the man.

"I was in something of a hurry, dat was all, and I'm one of der sort dat tinks dere's no time like der present."

"But couldn't you see that I was as busy as I could be, and if I were to stand at the window and talk to you it would attract attention?"

"I couldn't help dat. Dis is a sort of business dat can't be put off."

"But I told you all that was necessary. I told you that Riddles could not come to-day, that he'd sent word that he was sick."

"But dat ain't der whole business. Has der feller resigned his position?"

"I've had no chance to see him."

"Den yer might have sent him a message."

"I've had no chance to do that, and, what is more, I wouldn't really know where to send it."

"Yer might send it ter his sister."

"Oh, I might do that. Since you are in such a fret about it, I'll do so at once. Now, you must get out of the way, for I don't want any talk made here at the bank."

"But I ain't t'rough yet. I asked yer if yer'd seen Riddles' sister."

"And I told you that I had."

"Last night?"

"Yes."

"Between eight and ten o'clock?"

Bowery Billy was apparently looking carelessly out of the window, for he did not wish Tracy to think that he was observing him closely.

Tracy hesitated. It did not really occur to him that this shrewd youngster had kept a watch on him the night before. At the same time, he wanted to be on the safe side.

"I don't see what the time has to do about it," he said fretfully. "You tie me down to minutes and hours in everything that I may say to you, like an attorney in a court-room."

"Well, den, will yer tell me where der sister lives?"

"I've told you that I would not, and that ends it. Now get out, and when I have anything to report I'll report it—that is, if you show that you've any authority to ask. If I made a mistake in getting the fellow Riddles into the bank I'm much obliged to you for calling my attention to it. But it doesn't follow that I've got to confide in you about all my private affairs. Who and what are you, anyway?"

"I'm Billy of der Bowery, and I blacks shoes at der corner of Bayard Street, and dere's no roosum in der blackin'."

"Then go back and tend to your business and leave me and my affairs alone!"

"I does some other t'ings on der side. I does a little work fer Myrick, at der headquarters."

"Who is Myrick? Headquarters of what?"

"Of der police—t'ree hundred Mulberry Street—and dey does business at der old stand seven days in der week."

Edward Tracy, the cashier, fell back as if he had been smitten in the face, and he grew as white as chalk.

"You—you a police spy?" he gasped.

"On der side," grinned Billy. "Me reg'lar business is blackin' boots w'out any roosum—"

A low cry burst from the lips of Tracy, interrupting Billy.

"This is terrible!" he exclaimed.

"Aw, cripes! It ain't nothing if yer only quits lyin'. Tell me der trut' about Riddles' sister, and den jest chuck der whole business, and we takes care of it fer yer. Yer give me ter understand dat der girl lives in West Seventeenth Street."

"She does—she does!"

"Miss Emily Hammond lives dere, but she is only one of der girls. Yer've been mashin' two, and Miss Hammond ain't der sister of Riddles, and she ain't hankerin' after der honor."

"You—you have not been to see her?"

"I follered yer dere last night. After yer went I called ter see her."

"Heavens! And did you tell her about this affair?"

"Sure ting! Why shouldn't I do it? Yer give me ter understand dat she was der sister of Riddle's; yer lied ter me, and den when yer told me der tru' yer told only a part of it. It's just as I said ter yer—it's der lyin' dat crows yer down."

Tracy mopped his face with his handkerchief, for he was perspiring freely.

The penalty of exposure to the girl he loved, revealing to her his duplicity, as well as his weakness and unbusinesslike conduct toward the institution which trusted him, stared him in the face.

It meant ruin. It did not seem as if he could face it. In vain did he then repent of yielding to weak impulses, which had drawn him already to the brink of a chain of crime.

Dowery Billy had it in his heart to be sympathetic even toward some kinds of criminals under some conditions. But he had learned better than to yield to a sympathetic impulse before he had made sure of his results.

But he showed no signs of yielding now. His grip on the man before him was relentless.

"You have ruined me!" groined Tracy.

"Aw, cripes! Take a brace. Tell der tru' and help me ter clean up der business, and if yer ain't in too deep yer'll git one of der girls, anyway. If der one in Seventeenth Streets turns yer down yer still has der chance ter make up ter der other. I hasn't seen her yet, but if she's sweet on yer it's up ter yer ter make good, and yer can't have 'em both. Yer ought ter knowed dat in der first place. Yer thought der one in Seventeenth Street was a cinch, but I'm t'inkin' yer finds out."

"She will never believe in me again unless—unless I explain this matter and you—you help me out."

"Green bananas! I'm t'inkin' dat if yer goes ter see dat girl and tells her der tru' yer'll be willing ter go out wifout bein' helped. She gives yer der chully foot all right, and dat's wot she ought ter do. I'm t'inkin' dat maybe der other girl is too good fer yer even if her real name is Riddle's, and she has a nose shaped like a banana and a neck like a gnat."

For a moment Tracy did not speak. He seemed to have scarcely heard Billy's last words.

"Come, Mr. Tracy, I thought yer was in a hurry. Yer'll git docked on yer pay if yer spends any more time wif me."

"What shall I do?"

"I told yer ter tell der tru'. Where'll I find der other girl?"

"I've no right to tell you."

"Aw, don't stand on yer honor, for it won't hold yer up. It's too bean weak. Yer didn't mind scruples of dat sort when yer was foolin' Miss Emily Hammond."

"But why do you insist on knowing this?"

"I t'inks it's rather important. Now, look hefe, Mr. Tracy; if yer cares a heeter about savin' anyting out of dis wreck, yer wants ter turn in and help me all yer can. Riddle's, der runner, is a crook, and if yer abides him den yer a crook, and yer gits ran in der same time he does. Yer can give us some heeter, but yer can't save him, fer he's overboard and goin' down fer der second time. Der third time he doesn't come up again, and if yer hangs enter him down yer goes wif him."

This was a kind of logic that Tracy had wit enough to appreciate.

"What shall I do?" he asked.

"Tell me about der other girl."

"She lives wif her brother, I believe, and it was by chance dat I became acquainted wif her. At the time I supposed she belonged to a good family, for I met her at a seashore resort, and was introduced to her by people dat I knowed. She was bright and appeared to be accomplished, and as I now think of it she, as they say, agt her cap for me. I was foolish enough to become engaged to her without really knowing anything about her. Once in her meshes I have found it hard to get out, for she would not release me. Even now our wedding-day is set, and it is barely a month distant. I have hoped and hoped dat something might happen to clear me from this adventure."

"Aw, cripes, but yer in a scrape! Den I suppose yer thought yer wa'n't in deep enough, so yer had ter go and git yerself engaged ter another girl?"

"It is not that yet. But Emily Hammond is as wise, as witty, and as good as she is charming in speech and manners."

"Likely dat's right. Now, den't yer see, Tracy, dere's a way out?"

"How?"

"Why, der other girl is mixed up wif her brother, and he's gizzed up wif a bunco man dat is famous in more dan one city. We pulls in der whole of dem at one scop. Den yer free of der girl."

"But she can expose me."

"Dat won't amount ter nutting. A good many fellers git taken in, so yer won't be der only. It's Miss Hammond dat yer has ter be afraid of, and she probably suspects something worse dan der truif' now, and der quicker yer faces der music der better it will be fer yer."

"You almost give me a hope."

"Den if dere's anyting more ter tell me about Riddles, hing away."

"There's little more dat I know."

"About his sister, den."

"There isn't much more dat I can tell you about her except dat, as you probably infer, her real name is not Riddles, dat being a sort of nickname applied to her brother. The name is Ridgeway, and her first name is Lena."

At last Mr. Tracy had come down to facts, and Bowery Billy was convinced that there was nothing more for him to conceal.

As Billy had thought from the first, Tracy was weak rather than criminal. He was one of the sort who may be drawn into all kinds of trouble through influence.

He had been getting to almost as fast as he could. He had not the force nor the strength to get out, and, as matters were drifting, he either would have been compelled to fulfil his promise to marry Lena Ridgeway, the adventurous, or take his chances from exposure and probably lose his situation in the bank.

Or, if he had held onto the position and kept his secret, the young woman, with her brother and Nimble Norris, the bunco-man, would have succeeded in drawing him into a crime against the bank itself.

Then, if there had been any gains, Riddles and Nimble Norris would have made them while Tracy would have been abandoned to meet the legal penalty and the social disgrace.

Many a decent sort of man allows himself to drift with the current, which becomes too swift for him, until he falls into the swirling rapids, finally to be sucked ~~down~~ to his doom in the whirlpool of ruin.

When Bowery Billy rose to go, Tracy shook hands with him and said:

"You may prove to be my best friend in disguise, Billy Barlow. Your persistence has won over my weak ness."

"Now I goes ter see der other girl," said Billy.

## CHAPTER VIII.

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Bowery Billy could see no necessity for haste with the new case into which he had been drawn.

He had such a good understanding with Mr. Tracy that he did not fear treachery in that quarter.

The bank cashier had been convinced by Billy's logic that there was only one way out of his dilemma.

Tracy would probably be in no hurry about making his explanations to Miss Hammond, nor would he, on the other hand, allow the Ridgeway girl to suspect that the days of her supremacy were numbered.

Billy wanted to do a little thinking before he went any farther. He thought of going to see Myrick, but he decided not to do so yet, for he liked to get along as far as he could without advice. Then, if possible, he preferred to let nobody else into Tracy's secret if he could help it until the matter was cleared up. If Tracy was inclined to act squarely with him he wished to give him a chance.

Just before closing hour, Bowery Billy again visited the bank, and he found Mr. Tracy apparently much agitated.

Again he took Billy into his office, saying:

"I'll detain you only a moment, but somehow I don't feel like doing anything that might turn out to be important without consulting you."

"Wot's happened now?" Billy asked.

"I received a distinct message from Miss Ridgeway, making an appointment with me for to-night. She marked it important."

"She's after yer sharp, Tracy, and I'm t'inkin' she keeps yer guessin'."

"What shall I do?"

"At wot time does she want ter see yer?"

"To-night, at half after eight."

"Where?"

"In what she calls her office. She works some as a stenographer, taking in work from various places, and she hires a small office in the heart of the business district. I will give you the address on a card, so that you may make use of it if you have occasion."

Tracy handed Billy a card at once. The boy ferret glanced at it and dropped it into a pocket. Although in a fairly respectable locality, Bowery Billy knew that many of the offices in the vicinity were occupied by

money-sharks and so-called brokers, who did a crooked business. This showed the sort of business from which Lena Ridgeway drew her patrons.

"Yer better meet der appointment," he advised, after a moment of consideration.

"And is that all yos have to say?"

"Yer don't want ter give yerself away. Jest keep yer nerve and find wot she wants of yer. It might be dat I wouldn't be a great ways off."

"Very well; I'll do as yos advise. I hardly dare to take any steps now without advice, for I'm on delicate ground."

"Dat's right. But yer doesn't want ter lose yer nerve. Maybe, before I sees yer again, something will happen."

Again Billy left the bank, and the rest of the day he put in by trying to discover some clue which should give him a hint as to the game, behind it all, of which Nimble Norris was probably the head.

He did not discover a great deal, yet he did come upon some points of importance, or, at least, they promised to be such.

Toward nightfall he ran across Thistle Tom, and the latter had something to say.

"I've been shadowing Nimble Norris all day," said Thistle.

"And likely he knows it," laughed Billy.

"Likely he doesn't. I've been as fussy as yos could be."

"Sere t'ing, Thistle, yer all right. But wot did yer find out about der nimble feller?"

"I saw him going about with Riddles. Riddles had his head done up, and I'm thinking it's pretty sere where that stool hit him. They both went to an office in a big building in William Street."

"Did yer try fellerin' him in again?"

"Not on your life, Billy. I ain't going to steal the whole of the business from yos. I just thought I might keep track of them while yos were doing something else, and, if I struck anything to help yos out, so much the better."

"Dat's right, Thistle. I'm mighty anxious ter find out if Norris is up ter. I tinks he's workin' Riddles fer something about der bank. He has an idea dat Riddles will have a chance ter git hold of some cash, but yer needn't t'ink dat Norris will play a fair game even wit' a cull der sort of Riddles. He'd down him in a minute if it come handy fer him ter do it."

"After they came out of the building they were followed a little later by a mighty handsome young woman, dressed in black. She looked like a young widow, only she didn't wear a veil."

"Yos say she was pretty?"

"Yea. Black was becoming to her, for she was pink and white, and her eyes were dark, and so were her hair and brows."

"Mashed again, Thistle?"

"No!"

"Had yer any reason ter t'ink der girl had anything ter do wit' either Norris or Riddles?"

"Yea."

"Wot made yer t'ink so?"

"She walked faster than they, overtook and passed them, and I could see that she spoke to them and Norris tipped his hat."

"Dat settles it. Yer did something, after all, Thistle, and yer comin' on all right. I've only one objection ter yer helpin' me in dis business."

"What is that?"

"Der's danger in it. I nates ter have yer git inter a tight pinch, for yer can't fight like I can; yer ain't got der muscle. I ain't sayin' yer ain't got der nerve, but it's der muscle dat's shy."

"But I beat Riddles."

"And yer did it good. Cripes! I wish I'd been dere ter seen der scamp. It must have been great!"

"If yos'd been there, Billy, yos would have been buttin' in, and that would have spoiled it for me."

"Der time may come, Thistle, when yer'll wish I might come around ter butt in. Be careful, won't yos, little feller?"

Bowery Billy placed a hand affectionately on the shoulder of his friend. Thistle did not reply, but he linked his arm within that of Billy, the hardy boy of the Bowery, and they walked slowly along the street together in a silence that spoke more of their friendliness, of the strength of the bond between them, than any words could have done.

They ate their dinner together, and then Billy told his companion something about Lena Ridgeway, the sister of Riddles. He did not bring in the name of Mr. Tracy, for the boy ferret had learned that a secret is not a secret when more than two know about it.

Meanwhile, Bowery Billy had made up his mind to be

on hand, if possible, for the interview between Edward Tracy and Lena Ridgeway.

Neither did he speak of this to Thistle. They separated at eight o'clock, and then Billy made his way to William Street, which, at that hour, was almost deserted.

Finding a good place from which he could observe the entrance which he desired to watch, he stationed himself to await the coming of Tracy.

He did not have long to wait. He first saw Lena Ridgeway arrive and enter. Ten minutes later Nimble Norris and Riddle followed.

"Cripes!" muttered Billy. "Dat looks as if Tracy was in for trouble. I wonder if I hadn't better find Danny, and maybe Jake, and have dem around handy. Green bananas! here comes Tracy ten minutes ahead of time. He's der limit. It would look a good deal better if he'd been ten minutes behind, for den she wouldn't think he was anxious. He's a pretty good feller, but he's easy. Now, if I goes ter git Danny and Jake, 'most sayin'g might happen while I was gone, for it would likely be half-an-hour before we got back again. I'll have ter go later is alone, and I'm thinkin' dat I'm up against der whole push."

Thus Bowery Billy rapidly reasoned as he saw Edward Tracy enter the dark doorway like a lamb going to the slaughter.

Three minutes later Billy followed, entering at the same door where the four others had preceded him.

That section of the building was used wholly for offices, and the elevator did not run after eight o'clock. It was only six stories high, and there were no offices in use above the fifth, and the very few who had occasion to use them after that hour had to go by way of the stairs.

Bowery Billy was really glad of this, for he did not care to run up against an inquisitive elevator boy. The stairway and corridors were lighted, and he found the room occupied by Lena Ridgeway on the third floor at the rear of the building.

Arriving in that corridor, Billy moved with caution.

He did not believe for a moment that Norris and Riddle would boldly remain in sight in the office occupied by the girl. If there was a closet out of the room where they might conceal themselves, it was just possible that they would do so.

There was no light at the end of the corridor, and

there was a window enclosure with curtains in front of it.

This Billy observed as a place for possible retreat. But before making use of it, he stopped to listen at the door of the stenographer's office.

The door was closed tight, but he could hear voices within, and he recognized one of the speakers as Tracy. The other was probably Lena Ridgeway.

He could not hear what they were saying.

"Cripest—but dis is burn," thought Billy.

He went to the next office door, and while he had not the slightest reason to believe that he would find it unlocked, he tried the knob cautiously.

To his surprise it yielded.

He opened it just a crevice, and observed that a single electric bulb was burning within. He listened for a minute or two, then slowly thrust his head through the opening and took a survey of the room.

It was narrow, with a single window opening into a court, and furnished with ordinary office furniture.

It appeared to be unoccupied at the moment, and, taking the chance, Billy pushed the door open softly, entered, and closed it after him.

In the first survey he had made of the room, he noticed that there was another door on the side next to Miss Ridgeway's office. It stood ajar, and from beyond he could hear the sound of Tracy's voice with a distinctness that proved that the door communicated between the two offices.

"Der luck is great, after all!" decided Bowery Billy.

He approached the door in question, and a glance showed him that there was a narrow closet between the two offices and another door nearly opposite this one opening into the room where Miss Ridgeway and Tracy were conversing.

In another moment Billy would have stepped into the small closet which divided the two rooms, since there he would have been able to overhear all that was said by Tracy and the girl.

But just then he saw a shadowy figure stir within the closet, and at the same time he heard a husky whisper which brought to him a shock of intelligence that gave him a full comprehension of the situation.

Nimble Norris and Riddle, the bank runner, were crouched in the closet, listening to the interview!

At first Billy feared that he might already have betrayed his own presence.

He dodged hastily out of range of the door, and stood on the alert to make a dash out of the room if there was a demonstration on the part of the enemy.

But after a minute of uncertainty, of almost breathless suspense, he decided that luck had again favored him, and that he had not been discovered.

Now, there seemed to be nothing for him to do except to await developments. Fortunately, he did not have to wait long.

Presently he heard a movement on the part of Norris and his companion. Billy had barely time to dodge behind one end of the desk and crouch within its shadows before Riddles and his companion stepped silently into the room.

Norris and Riddles remained in the room only for a moment or two, and the few words which they exchanged had little significance for Bowery Billy, who had been hopeful of getting some points of value through over-hearing a consultation between them.

But instead of making any talk, they seemed to have their plans already laid, and went directly out into the corridor, first turning off the light and closing the door after them and locking it.

"Now dey has me locked in," thought Billy. "If I gets out I has ter go t'rough der office of Miss Ridgeway, and maybe I doesn't gik out den. But it doesn't do dem any good ter have me caught unless dey knows it, and I ain't in no particular hurry. Dis seems ter be a pretty good place fer der business dat I'm up ter."

Bowery Billy groped his way back to the closet where Riddles and Nimble Norris had been concealed. The door into Miss Ridgeway's office was still ajar, and Billy found it an excellent vantage-point from which to listen and observe all that was passing in the next room.

It was dark in the closet, and it was probable that Miss Ridgeway knew beforehand that Norris and her brother were concealed as listeners in the narrow space, the door having been left open for their purpose.

Now from his position he was able to look into the other office, to see Miss Ridgeway talking with Tracy, to see the door into the corridor from her office silently open, and to see Nimble Norris, the bunco-man, with Riddles, the bank runner, advance coolly into the room, close the door behind them, and lock it.

Tracy, the cashier, sprang to his feet with a gasp of dismay. A feeling of hopelessness swept over him, for it seemed to him that he was face to face with ruin.

## CHAPTER IX.

### THE PLOT ALL IN.

Here was interesting business for Billy of the Bowery. It was something that promised to be a deal more lively than the fight he was making against Morgan's boot-black trust.

There had been nothing very slow about the case from the first, although, so far, the only straight-out fight had been that won by Thistle over Riddles, the bank runner.

"Now, I'm finkin' der hand begins to play, and after dey ends der chase dey takes poor Tracy, sits him out on der door-step, and tells him ter skiddeed! Aw, cripes, but it's a great t'ing ter git in as cashier of a bank and not have der nerve ter hold down der job."

Such were the reflections which passed through Bowery Billy's brain while Edward Tracy was trying to pull himself together to fight the combination which he suddenly found himself up against.

It was evident that what Miss Ridgeway had said to him up to this manner, had given him little or no preparation for what was to come.

Edward Tracy was in a position where it was his business to be polite, and he did not forget his good breeding now.

"Ah, Riddles—ah you—you're better?" Tracy managed to articulate.

"Rather better," admitted Riddles, with a twist of his thin features which was the nearest they ever came to a smile.

"Mr. Tracy, this is our friend, Mr. Norris," said Lena Ridgeway, politely introducing the bunco-man.

Sell Tracy was polite, although he did not fancy the sporty look of Norris.

"De—lighted," said Norris, putting out his pudgy fist to shake hands.

Mr. Tracy took the hand, and received a grip from it that made him wince. Tracy was not used to bar-room etiquette, nor the bluff ways of greeting which obtained with men of Norris' class. He made the best of it, while he devoutly hoped that Bowery Billy, the police-spy, might at that moment be working to get him out of the scrape, knowing as he did that Tracy was to meet Miss Ridgeway that evening by appointment.

"We have a little matter of business with you, Tracy, old man," said Norris. "Likely you don't mind if we

start in bluff and friendly, since, in a way, we're in the same line of business. You bank fellows do a polite sort of bunco business, and do it so polite that your victims don't make a kick. You shave their notes for them, and do it with a sharp knife, so they never feel the cut. We fellows ain't so slick as you, but we gets there just the same, though the kids ain't shy when the public gets onto us. Do you savvy, old man?"

Tracy shrugged his shoulders in disgust. He glanced helplessly at the beautiful face of Lena Ridgeway, who, in her modest black attire and with a charm of face and manner which could not be denied, looked to be strangely out of place in such company.

She met his glance with a faint smile, which was intended to be reassuring. She wanted to appear to be his friend through it all, although she had been the decoy which had drawn him into the trouble.

"I—I fail to understand you, Mr. Norris," faltered Tracy.

Norris took out a cigar case which was well filled with black Porto Rico, and proffered it to Mr. Tracy.

The cashier took a cigar with trembling fingers, and blowily accepted the light which was also proffered him. He did not forget to ask Miss Ridgeway if she objected to smoking, whereas Norris gave forth a roar of laughter that sent the shivers up and down Tracy's spine.

"Aw, cripes!" muttered Billy, from his hiding-place. "But I'm s'inkin' dis will do Tracy good, for it'll teach him ter keep in his class in der future, and not ter go battin' inter a sort of society where he doesn't belong."

Norris dropped onto a chair and put his feet upon the desk.

"Sit down, Tracy, while we talk. Got any wine, Lena? Whisky will do for me, but may be our friend Tracy ain't used to chewing whiskey."

Miss Ridgeway shook her head smilingly.

"Not here, Mr. Norris," she said.

"What's the matter with you? Trying to make him think that we ain't old friends and that we don't know how to be free and social? I'm thinking that Tracy isn't make for a brandy and soda at the club or in his own bachelor apartment—eh, old man?"

And Norris reached out and jabbed his thumb playfully under the ribs of the cashier, who cringed as if he had been touched by a snake.

Tracy stepped toward the door, his face as white as chalk.

"I'm going," he said.

"Not yet, Mr. Tracy," Miss Ridgeway sweetly insisted.

"This is horrible! You have deceived me, and I will get out of it! I thought you were a lady, but to find you on friendly terms with such a man as this, to find that you've deceived me here to meet him, is too much!"

"The door is locked, Mr. Tracy, and for you there's no way out. It is too late now for you to repent the step you have taken. You will have to stay and hear what Mr. Norris has to propose to you, and, let me tell you in advance, that there isn't a shadow of a chance for you to get out of it short of complete exposure and the blackest sort of disgrace that ever came to a man who posed in business and high-toned society as a paragon of character!"

"Green bananas! Now she's put it up ter him, and we sees how he faces it."

Such was Billy's mental comment as he watched and listened with breathless interest.

"Come down off the roof, Tracy," invited Norris.

Not knowing what else to do, the cashier sank back upon a chair, the lighted cigar held in his limp fingers.

"I ain't going to take much of your time, for I suppose the cashier of a bank counts his time as valuable. So is mine when I'm in a business deal, as I happen to be just now. You got our friend Riddles, here, a very decent job in the bank, and I suppose Lena's thanked you for it. She's the sort of a girl to appreciate favors given to her relations."

Tracy was silent.

"Now, I understand," continued Norris, "that you've just sent an invitation to Riddles to resign his position. Is that so?"

"Yes," Tracy answered.

"Why did you do it?"

"Because I had a hint that the young man wasn't trustworthy."

"So you gets him bounced without notice?"

"There was nothing else for me to do if I'm true to my bank."

"Thunder! Do you know that doesn't go! Now we're willing to be fair with you. You've got to give Riddles a week's notice, and, meanwhile, you gives the bank no tip as ter what you knows about him. Does you savvy?"

"I can't do that. He mustn't come back at all."

"Blast you, Tracy!" roared Norris, springing fiercely to his feet and glaring down at the cashier. "Do you know what will happen if you refuse what I demand?"

"I—I can do nothing else," protested Tracy.

"But you've got to—see? You've everything to win and nothing to lose. If you refuse to do it, what becomes of you? Riddles gives himself up to the police and blows on you. Lena, here, is a witness, and she gives you away. They swear that you started in to help through with a bunco, that you found you were going to be caught, and that you weakened. On whose advice did you get Riddles into the position? Tell me that, and do it blamed quick!"

"Miss Ridgway's, of course."

"What will the bank people say when they know it? Do you suppose they keep you on the job? Then I understand that you have another girl that you mean to marry. What does she say?"

"Don't!" pleaded Tracy.

"Then brace yourself. You've started on a tack, and if you play your cards right we'll all win something out of it, and we'll fix it so you'll hold your head up after it's over. Now, listen to my scheme, and you'll see that we mean to be tender of you if you only decide to make good."

Edward Tracy did not speak, and he could only wait with conflicting emotions while Nimble Norris made his proposition.

"You let Riddles go back. There's stacks of loose cash lying around in a bank during business hours, and you gives Riddles the chance to shy a few thousands in big bills into that wallet of his just before he goes out in the messenger service. Then Riddles is unlucky. Some crooks hold him up in an alley and they git the money. So, in a way, it appears that he is robbed. How the money gits into his possession needn't be explained, but nobody gets to suspect that you knows anything about it. Of course, he isn't ketch'd, and it may appear that he's killed, and the bank people will never know just what happened to that money. They needn't even think that he took it."

To this explanation of his plan Edward Tracy listened, as he was obliged to do, but he vouchsafed no comment.

"Come, what do you say?" demanded Norris.

"We can't have Riddles in the bank," said Tracy.

Up leaped Norris, and he made a rush toward Tracy with his fist clenched, as if prepared to pound the gentleman into submission.

"Oh, you can't, can't you! We'll see about it. I'm thinking that if you're not afraid of disgrace, that you may weaken under a pummelling. Riddles and I will hammer you into jelly, and then you'll have to stand the disgrace besides! Why, blast you, we'll soon find out you're made of!"

Tracy sprang up and retreated to the side of the room. Norris and Riddles followed him, and he stood backed up against the wall, hopelessly, the picture of defenselessness and despair.

Bowery Billy braced himself. He would not stand by and see them hammer Edward Tracy without going into the game, even though it was dead certain that he would get the worst of it.

At the same time, in his heart he did not believe that they would handle Tracy very roughly then. It was all a bluff for intimidation, and Billy believed that it would work.

And Billy was right.

"Don't—don't strike me! Perhaps we may come to some sort of an understanding, and at least I'll talk with you."

This was the plea that came from the lips of Tracy. Norris led him back to his chair, and, after a little more talk, he forced Tracy to make a promise to favor their plans, to take Riddles back, while he solemnly pledged himself not to disclose the plot.

"Now, I think der plot is all in," decided Bowery Billy.

## CHAPTER X

### LETTING THEM WORK IT OUT

After Edward Tracy had pledged himself to take a passive part in the scheme of Norris to bunco the bank through Riddles, the runner, Nimble Norris dropped his chattering manners and became easy and jovial again.

He had Tracy in a bad place, and, besides the winnings which he expected to make, he wanted to get all the fun there was out of it in advance. He once more became free and jovial.

"Now, Tracy," he said, "let me give you a good piece of advice. You don't want to go and marry that other girl and leave Lena here to pine away with her love for



you. It's cruel to Lena, and it ain't square with the other girl."

Lena Ridgeway averted her face, and Billy, who was able to see it, could see that she was flushed with the first signs of embarrassment that she had shown during the interview.

"Cripes!—but she's a stunner, and der ain't no mistake!" Billy decided.

Tracy did not speak, and, after a brief pause, Nimble Norris continued:

"Come, old man, what do you say? Now, I know just how to work with you. I'll reason from experience and common sense, and if you're wise you'll listen and heed. The way things have gone with you, you'll find it convenient, within a short time, to resign your position in the bank, and then you'll go into something where you won't have to stand for a certain strict account for everything that you say and do. It will be easier for you to drop the bluff and to take up some sort of a slick side-game that will mean easy cash and plenty of it. Why, if I wore such a mug as you do, and had your manners, do you suppose I wouldn't get something out of it more than the miserable salary of a cashier?"

Still Tracy was silent.

"That's what you'll come to—sooner or later. It's tough work trying to be respectable, and a man like you is foolish to keep it up. Then a man wants to marry a wife who won't be squeamish as to how he comes by the money that she likes to spend. From what I hear about her, that other girl of yours is one of the Sunday-school-meeting-house sort that will be horrified if you don't make good on a strict basis. That sort of a woman is uncomfortable to live with. I know, because I've tried it. I had one once, and she came near throwing down my business when she found out what it was. I skipped her. I tried to court Lena, here, but she wouldn't have me. She says I ain't her sort. She's just as particular in a way as you be, only, if you got into something a bit crooked, she'd be a helpmate to you instead of pulling the other way like a blasted mule!"

"Don't say any more, Norris," protested the girl, in a low voice which had a note of command in it.

"I just wanted to help you out a little, Lena; that's all."

"I don't think I need your help. Now, I want you and Riddles to go. I suppose, after this is over— But I won't say that now."

The girl abruptly interrupted herself, but she rose as if she were waiting for Norris and her brother to leave the room.

"All right, Lena, we goa," said Norris, with a prodigious wink. "Now, remember, Tracy, old man, that there masn't be any hitch in this game. If it falls down we'll lay it to you, and you'll be all in! Don't forget!"

With this Norris and Riddles went out.

Tracy rose from his chair, but in response to a silent appeal from the eyes of Lena Ridgeway, he lingered.

"I'm sorry to make it so uncomfortable for you, Edward," she said, when the door had closed after them.

"I didn't think you would carry the matter as far as this, Miss Ridgeway. I didn't dream that you would act as a decoy for a man of the stamp of that Norris."

"I had begun it, and I couldn't drop out. As he says, I think a man of your stamp would find it easier to live in some kind of business where he would not be called quite so strictly to account for his every action. Did you ever think of it, Edward?"

"Never until since I've known you."

"And now, after this is over, I suppose you'll smooth everything over to the other girl, decide her into believing that you are all that you pretend to be, and go on trying to live a double life?"

Tracy did not reply.

"And I shall never see you again, and you'll have no regrets. So it will go, while I—"

The man stood before her, and never until then had he realized how charming she was. There was a tenderness in her face and voice which was true. And Bowery Billy, looking in upon them, saw her raise her face to his and saw their lips touch.

"Aw, tripes!" muttered Billy.

The next moment Tracy strode toward the door, flung it open, and went out without a word.

After he was gone, Billy saw Lena Ridgeway drop into the chair at the desk, and, leaning her arms upon the leaf, bury her face in them.

And again Bowery Billy muttered: "Cripes!"

For a moment he watched the motionless form of the girl. Then he noiselessly crept into the room, glided to the door, opened it softly, and slipped out into the corridor.

"Dat was a slick chance, and der luck was great," mused Bowery Billy, as he descended to the street.

The hour was not yet late, but he went directly to his lodgings and got in a full night of sound and refreshing sleep.

The next morning he was on deck, feeling that he had the whole game well in hand.

He was uncertain whether to hunt up Tracy and tell the latter that he had seen and overheard everything or not. But he decided that, in no other way, could he keep track of the case. Probably Tracy did not know what to do, and he was certainly in a tight place.

Somewhat to Billy's relief, Tracy sent him a message early in the day, saying that he wished to talk with him.

Billy went to the cashier's office in the bank, and there he found that Tracy showed the marks of having passed a sleepless night.

He was pale and haggard. He motioned Billy to a chair, and, before speaking, locked the door.

Billy allowed him to tell his story in his own way, because he wanted to see if he would tell the truth.

Not a little to Billy's relief, it was the truth, and the whole of it, that Tracy told, even to the somewhat tender parting from Lena Ridgeway.

"I spent the whole night in trying to make up my mind whether to tell you of this, or to yield to the temptations which they put up to me. I want you to understand that to a weak man like myself it was a temptation."

"Dat's right, Mr. Tracy."

"It looked to me like this; I might not have favored this Norris and Riddles, but I might have filled my own pockets with cash, as many another defaulter has done, and, in disguise, taking chances of course, fled from the city and country, taking Lena Ridgeway with me as my wife. I believe that she really loves me, and that in some distant land she might do all in her power to make me happy. It looked easier to me to do that than to face what I probably have to face by staying here and doing my duty. I will lose both Miss Ridgeway in making the choice and Emily Hammond by the exposure of my weakness. It was so that the matter was presented to my mind, and I went so far as to pack a trunk in preparation for my flight."

"And be yer goin' ter do it?"

"Would I have told you of it if I had decided that way?"

"I didn't know but yer was goin' ter take me inter

der game, and chuck up a little cash so dat I'd keep me mouth shut," grinned Billy.

"I even thought of that. But I knew that all the cash the bank handled in a year would not bribe you to show me the least favor."

"Yer might try it."

"But I've decided the other way. I pulled myself up short, for I suddenly realized how it is that a man ~~will~~ <sup>can</sup> honest may unconsciously drift into the life of a criminal. This is the turning-point in my life. The tide is turning, and the moment that I made my decision I felt that I would have the strength to face anything that might come to me. I will probably lose my position, and, I suppose, the respect of Emily Hammond is already gone. But as an honorable man I may still live and, however humble, I may at least be conscious of innocence."

"Dat's right, Mr. Tracy. I think yer've taken a brace; but yer don't want ter tink ter much about it, fer it may not turn out so bad as yer expect. Yer've been easy, and it gives yer some worry, but it ain't goin' ter always last. Jest now, wot I'm t'inkin' of is ketchin' every one of dem crooks."

"Every one?" repeated Tracy.

"Sure t'ing."

"Even Lena Ridgeway?"

"Ain't she in it? Didn't she have a bigger pull on yer dan anybody else? Would der been any trouble at all if she hadn't roped yer?"

"I suppose not."

"Den why should we let her off? Supposin' dat she had a face so hum honestly dat it would stop an automobile—would we be so anxious ter let her go? Now, we would say dat she must take all dat was comin' ter her, dat she was der worst in der lot, and it wouldn't be no more you dat would be tender. So wot's der difference?"

"I suppose you're right."

"Well, den, we lets her take her chances. Now, about ketchin' der crooks. You goes ahead and pretends ter play inter der hands of Riddles and Norris. When der case comes out, I tells der back people dat yer did it all by advice of der detectives, so as ter track der crooks, and I'm t'inkin' dat'll let yer out of it. I heard der plans, and me and der cops follows Riddles, and when he's held up we pull in der fellow dat does der business. Norris may be one of dem, and if he isn't, we ketches him anyway. Is dat right?"

"I will do just as you say."

"Den folloer out der program, and me and der cops takes care of der rest. Don't worry yer nut."

"All right, Billy. You have saved me from the abyss."

"Aw, green bananas! Saved nuttin'!"

## CHAPTER XI.

### CONCLUSIONS.

Tracy, the cashier, received a message that day, handed him by Riddles, who had reported for duty. The message was from Norris, and it ordered Tracy to help Riddles carry out the scheme that day, if possible. If no opportunity presented itself, then it must be managed for the next day without fail.

As the trusted cashier of the bank, there was no great difficulty for Tracy in getting a considerable sum of money into the possession of Riddles when the latter went out upon his afternoon trip.

Bowery Billy had already made arrangements for the help of the police. Dan Reilly, of the Bowery force, was to be his special, and to him was entrusted some knowledge of what was expected to happen.

Matters moved with a haste. Bowery Billy had not much time, yet, on the other hand it would likewise be quick work for Riddles and Norris.

It was Bowery Billy who shadowed Riddles as the latter left the bank. From the bank runner Tracy had learned that Nimble Norris was to act as one of the thugs who would hold him up in an alley off the Bowery. Indeed, Norris did not care to trust that part of it to anybody else, as he wished to have the handling of the money.

He had already worked several small bunco games during his present sojourn in the city, with a degree of success that made him confident and even a little careless.

Bowery Billy shadowed Riddles to the Bowery. He knew just where the fellow was to be held up. Billy arranged to have Danny and three other officers dash into the side street in response to a signal whistle from him. That he might know just when to strike the blow, Bowery Billy made his way into one of the buildings where there were windows opening from above.

The boy ferret arranged to make use of these windows as a point of observation.

Yet he was careful not to go there ahead of time. At the last moment Norris might change his plans, and so

give the boy shadow and the police the slip. This Bowery Billy did not anticipate, and yet he wished to be prepared for every possible trick.

But there was no unexpected trick. From a window of a restaurant opposite, Bowery Billy saw the lank form of Riddles, the bank runner, go into a small shop near the side street, where the hold-up was to take place.

Billy instantly glided across the street, and made his way to the window, the use of which he had engaged. And there he waited, now and then peering cautiously down into the street, which was silent and almost deserted.

He had not long to wait. Looking down, he saw Riddles, the bank runner, moving with his long strides along the pavement. The next moment two men leaped upon him, and one of them caught him by the throat and thrust him up against the wall of the building.

At the same time the other ruffian seized the bag wallet which the bank messenger carried under his arm, and snatched it away from him.

And during the encounter Bowery Billy glared down upon the bank runner and his assailants, and muttered under his breath, "Green bananas!"

At the same time he pressed the bulb of a long rubber tube which lay along the stairs and down to the street door, which had been left open. And from the other end of that tube there sounded three short, quick whistles, which was the signal agreed upon.

From the lips of Nimble Norris, who was one of the assailants of Riddles, a sharp note of alarm rang out. At the same time, from each end of the block, two policemen closed in. There was the sharp crack of a pistol, the flash of which Billy saw, and at the same time he heard a groan of pain in a voice which he recognized with a thrill of dismay.

"Cripes!—dey've shot Danny!" he gasped.

Down the short staircase he clattered, and in another moment he was rushing headlong into the street. He saw Danny sitting on the ground, and at the same time he saw three policemen struggling with Riddles and one of the sham assailants of the latter. And he also saw something else, and that was the form of Nimble Norris rushing like a meteor out of the street.

It was he who held the smoking pistol which had been Danny's undoing. He did not give a glance at the latter as he passed, but, spying Bowery Billy, he again raised the revolver.

There was another ear-splitting report—but it was not the weapon in the hand of Nimble Norris that spoke. It was Danny's pistol, and Nimble Norris dropped upon the pavement, shot through the lungs!

It all happened much more quickly than it could be described. The three policemen had made quick work of taking Riddles and his companion, and now one of them ran to Nimble Norris, whom he found in a dying condition.

But Bowery Billy had gone to Danny.

"Cripes, Danny!—where was yer hit? Say, I t'inks yer saved my life jest now—dat Norris is peetty near a dead shot. Say, Danny, where was yer hit?"

The voice of Bowery Billy shook in his eagerness as he bent over his friend, who had fallen back upon the ground, weak from his effort.

"My left shoulder—becks, may be—but, never mind, Billy—I ain't all in yet!"

Such was the faltering speech of Dan Reilly, the Bowery cop.

Then, big, burly fellow that he was, he fainted from the pain and loss of blood.

It turned out that his injury was no worse than he had stated. An ambulance was called, and Billy had Danny taken to the hospital, where he hoped he might have a hand in taking care of him during his convalescence.

The patrol-wagon was in readiness to take Riddles and the pal of Nimble Norris to the police station, while the body of Norris was taken care of at the same time Billy and the officers made their report at the station.

Billy's plan had worked to a dot. He reported to Myrick that night, and although the headquarters detective had already been notified of the affair in the side street off the Bowery, Billy's story of it brought him the biggest surprise that had come to him yet.

Just what he said to Billy does not matter so much here. It is enough to say that Billy would not accept the full credit of the catch.

He told Myrick of the part Tom Thistle had played in shadowing Riddles. Then he wound up by telling him of how the shot from Danny's pistol had probably prevented the escape of Nimble Norris.

"Then you would make out, Billy, that you haven't done much, after all," smiled Myrick.

"Aw, cripes! I planned out some of der business, but dat wa'n't nothing."

"The way you fetched Tracy around, as you've ex-

plained to me for the first time, is really the strongest part of the work that you've done."

"And does yer t'ink dat der feller will pull up all straight now?" Billy asked.

"I think there's little doubt of it. Now Nimble Norris is dead, probably Tracy won't be implicated in the affair at all. It is just as well that you shielded him, for it ain't our business to pull a man down if we can't ~~help~~ <sup>help</sup> it."

"Dat's wot I t'ink meself. We wants ter prevent fellers from getting ter be crooks if we can, but after dey is crooks, den it's our business ter wind dem up. Ain't dat right?"

"That is right."

Myrick told Billy to give Thistle Tom a good word from him for the really clever work that he had done in the case.

And Dan Reilly was already mentioned as in the line for promotion. Various good things were suggested as in store for him, notwithstanding the fact that he had been for only a short time a member of the force.

Riddles and the ruffian, who was merely a hired pal of Nimble Norris, had their cases called and disposed of in due season. Nimble Norris had to appear before a higher judge, and possibly he received a higher form of justice.

It must be confessed that Bowery Billy made but little more than a pretense of an effort to apprehend Lena Edgeway. He was not very keenly disappointed to find that the slight attempt in that direction was a failure, and that she had succeeded in escaping from the city.

In the trial of Riddles, Edward Tracy was not involved so as to compromise him with the institution where he was employed. And from that day he was to be a stronger man and, therefore, a more trustworthy one.

Emily Hammond was in no haste to forgive him, although in time she did so. It was a year before she would even consent to an engagement. It was probably better that he should be put to the test.

#### THE END.

The next number of the BOWERY BOY LIBRARY will contain "Bowery Billy's Betrayal; or, Guessing at the Game." This is a story full of all of those elements of heroism and humor which is making a reputation for this series. Do not fail to read this story, No. 28 of the Bowery Boy.

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